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EIGHTY-EIGHTH ANNUAL REPORT
OF THE
Comptroller of the Currency
1950.



~~WASHINGTON 1951~~

TREASURY DEPARTMENT

Document No. 3173

Comptroller of the Currency

LETTER OF TRANSMITTAL

TREASURY DEPARTMENT,
OFFICE OF THE COMPTROLLER OF THE CURRENCY,
Washington, D. C., July 10, 1951.

SIRS: In accordance with the provisions of section 333 of the United States Revised Statutes, I have the honor to submit the following report covering the activities of the Bureau of the Comptroller of the Currency for the year 1950.

Respectfully,

PRESTON DELANO,
Comptroller of the Currency.

THE PRESIDENT OF THE SENATE.

THE SPEAKER OF THE HOUSE OF REPRESENTATIVES.

ANNUAL REPORT

OF THE

COMPTROLLER OF THE CURRENCY

The Comptroller of the Currency has the honor to present herewith to the Congress of the United States his Annual Report for the calendar year 1950.

The year witnessed a resumption of the inflationary trend which prevailed during the postwar years 1946, 1947, and 1948. As pointed out in our Report covering 1949, the trend was arrested during that year, and there was basis for the hope that the national economy was regaining stability of the type which yields benefits to all segments of our economic life.

Unfortunately, international events of the year 1950, and the perhaps inevitable reaction of business and individuals to those events, profoundly disturbed that stability. Certain forces making for inflationary maladjustments again became dominant, despite earnest efforts to prevent, and later to arrest, their development.

These events naturally were reflected in the condition of our country's 4,965 national banks, which at the end of the year had total resources of more than \$97 billion—slightly over half of the total banking resources of the United States. The aggregate loans of the national banking system rose over \$5 billion to a total of \$29.3 billion, an increase of 23 percent. At the beginning of the year national banks' holdings of United States Government securities exceeded their total outstanding loans by \$14.4 billion; by December 30 the difference was only \$6.4 billion. The relative importance of loans, as compared with security investments, was greater, with respect to both volume and income, than it had been since prior to our entry into World War II. The \$2.6 billion reduction in Federal Government bond holdings was offset in part by acquisition of an additional \$1 billion of obligations of States and their subdivisions, and the remainder (supplemented by shifts of other assets) was balanced by an increase of \$2.8 billion in cash and balances with banks.

Demand deposits increased \$6 billion during the year, primarily as a result of the \$5 billion increase in loans, previously mentioned. As might have been expected, time deposits did not rise significantly, ending the year at \$20 billion, in contrast to a demand deposit total of almost \$70 billion.

The expanded loan volume reflected the high levels of purchases of all types, from raw materials to household goods. Loans to business enterprises rose \$3 billion to a total of \$13.4 billion. Loans secured by residential real estate increased from \$4.6 to \$5.5 billion. Consumer loans increased \$1.2 billion, reaching a total of \$5.7 billion at

the end of the year. Loans to farmers directly guaranteed by the Commodity Credit Corporation fell from almost \$600 million to less than \$200 million, while other loans to farmers rose from \$1 billion to \$1.2 billion.

At the end of 1950, national banks' investment accounts constituted 44 percent (\$42.8 billion) of their total resources. The character of security investments was generally sound from the standpoints of both credit quality and maturity position. Over 83 percent (\$35.7 billion) were Federal Government obligations, of which almost \$27 billion had maturities of less than 5 years (a substantial portion of this maturing within 1 year), and only \$3.3 billion had more than 10 years to run. Holdings of short-term Federal Government issues were well distributed among banks of all size groups.

The previously mentioned shift from obligations of the Federal Government to obligations of State and local governmental units was occasioned in part by the prospect of more severe taxation. State and municipal issues became more attractive by reason of their largely tax-free status. In addition, it must be borne in mind that borrowing of new money by States and their political subdivisions was of record proportions during 1950, amounting to \$3.4 billion, and banks naturally felt a responsibility and desire to assist in financing local government issues.

The fixed assets of national banks, in the vast majority of instances, are carried at or below unrecovered values for income tax purposes, with many millions of dollars of depreciation anticipated. This conservative position is reflected in the fact that the aggregate investment of national banks in fixed assets of every description amounts to \$700 million (book value as distinguished from actual realizable value), which is only 11 percent of their total capitalization.

Unremitting attention has been given to adequate and sound capitalization of national banks, especially in view of the increased hazards necessarily involved in a greatly increased loan volume during an inflationary period. While a few bankers (with executive experience limited in many cases to the past 15 years) argue that the character of their lending and general management policies provides a sufficient substitute for increased capital, the vast majority agree with our principle that there is no acceptable substitute for the protection afforded both depositors and shareholders by an adequate capital structure. A number of banks voluntarily increased capital through sale of new stock, and the general response of the managements and shareholders of national banks to recommendations that additional capital be provided to accommodate their increased volume of business has been gratifying.

Despite a decrease of 16 in the number of national banks, the capital structure of the system increased almost \$400 million during 1950, reaching \$6.3 billion at the end of the year. In addition, reserves for bad debts were increased by \$77 million to a total of \$388 million.

Over \$300 million of the capital-structure growth came from retained earnings. In addition, 102 smaller banks (deposits less than \$25 million) added \$10 million to capital funds through the sale of additional stock; 21 middle-sized banks (deposits between \$25 million and \$100 million) issued additional stock for \$8 million; and 10 larger

banks (deposits over \$100 million) sold new stock for a yield of \$92 million.

Banks are finding that the manpower requirements of the armed services, plus those resulting from the expanding activities of industry and commerce, are tending to syphon off bank employees. Even more serious, in some situations, is the fact that too many small banks are managed solely by aging officers, with no adequate replacement personnel in their organizations. In such cases, upon the death or retirement of key personnel, the directors are unable to find, or consider they cannot afford, competent management from outside sources. As a result, an increasing number of such banks are being absorbed by others. In certain areas, particularly where State-wide branch banking is permitted, this is causing a steady reduction in the number of small unit banks and ever-greater concentration of banking resources under the control of relatively few large institutions. Everyone interested in local banks, and particularly bank directors, would do well to place greater emphasis on measures designed to correct this weakness, knowing that a bank without adequate management has only two possible destinations—absorption or failure.

In the domestic economy of the United States, undoubtedly the most significant fact of the year 1950—particularly the second half—was the inflationary trend at an accelerating tempo. The subject of inflation—its causes, course, prevention, curbing, and effects—has been discussed in millions of words within the last year. Every aspect of the problem has been extensively studied, and the results of that study have been presented to all levels of political and economic activity. Nevertheless, our realization of the basic importance of this matter should never become dulled, despite frequent reiteration. It is not too much to say that, in addition to being grossly and arbitrarily unfair to large segments of the population, inflation weakens the spirit of energy and initiative which is responsible for our nation's economic preeminence. It discourages planning and saving by individuals and businesses. Despite its temporary hectic stimulation, it introduces an element of uncertainty which undermines the sound foundations of efficiency and an expanding future.

There appears to have been much misunderstanding regarding the causes of the recent inflationary rise, and a failure to grasp the relative force of various factors and their interrelationship. When effective demand for goods and services increases, there is almost certain to be an increase in price levels unless the supply of goods and services can be increased at a rate sufficiently rapid to satisfy the expanded demand. In 1950, this was not the case. We had relatively little idle productive equipment; we were already using some raw materials as fast as they could be produced; and the pool of available additional manpower was comparatively small. In these circumstances, prices were certain to rise as people had more money to spend and were willing to spend it.

What were the means by which the increased demand was made effective? There has been a tendency to oversimplify this problem by attributing the inflationary movement largely to the \$8.5 billion

expansion in bank loans during the latter half of the year. For some reason, it has been customary to overlook the fact that effective dollar demand is made up of two factors—not only the absolute volume of money (credit as well as currency) available, but also the velocity of the turnover of that money.

The outbreak of the Korean conflict, and various crises since that event, stimulated waves of buying in excess of immediate needs, because individuals and business concerns anticipated both higher prices and shortages of desired materials and products. As a result, money which had been idle became active, and money generally passed from hand to hand, from account to account, more rapidly. This utilization of idle funds and more rapid turnover would have exerted an upward pressure on the price structure even in the absence of any increase in the quantity of money in bank accounts, tills and pockets.

In fact, however, the volume of available money also increased. As indicated previously, there was a substantial increase in bank credit during the second half of 1950, and some portion of this undoubtedly made its contribution to the inflationary advance.

A relatively small part of bank credit expansion during 1950 reflected the financing of defense-engendered conversion or construction of plants and equipment. A certain portion of the expansion undeniably was due to the widespread impulse, already mentioned, to increase business inventories beyond normal volume and to buy consumers' goods in advance of actual need. The origin of this impulse was the fear of higher prices and the possibility that restrictions on civilian production might create shortages of raw materials and finished products. This was evidenced, in the field of banking, by the abnormal volume of loans to manufacturers, distributors, and retailers for the purpose of building up inventories of raw material and finished goods.

However, it should be emphasized that, as a result of higher price levels, a large part of the increase in commercial bank credit was due to the need of regular customers for abnormal credit to carry normal inventories. It would be unreasonable to expect a bank to place a 1949 ceiling on its customer's 1950 borrowings, thereby forcing him either to curtail normal operations or to seek another source of credit for his legitimate and uninflated needs.

The foregoing discussion is intended to present bank credit expansion in its correct perspective as one factor—although by no means the sole or even chief factor—contributing to the rise in price levels during 1950. By providing a part of the means for premature and excessive purchases, in an economy already pressing against its productive-capacity ceiling, some lending by banks was adding to the pressure in the inflationary engine.

It is noteworthy that the growth in loan volume occurred among national banks of all sizes, but was somewhat more pronounced among the very largest city banks, probably because the greatest credit demands during the year came from major industrial and commercial concerns, which dealt primarily with the larger banks, capable of furnishing credit in the required volume. Thus, of the 4,965 banks in the national banking system, the 126 banks with deposits in excess of \$100,000,000 held 63 percent of the total loan volume, but origi-

nated 70 percent of the loan increase during 1950 (\$3.8 billion out of \$5.4 billion total). At the other extreme, the 4,535 national banks with deposits of less than \$25,000,000, which hold 23 percent of total loans, were responsible for only 14 percent of the loan increase in 1950.

Without doubt, many banks spontaneously exercised restrictive lending policies in an effort to do their share toward maintaining a stable economy, regardless of the excesses of others. The situation, however, called for a more concerted and cooperative effort.

Starting in July, steps were taken to stem the tide of credit expansion growing out of and aiding inflated economic activities. Certain restrictions on mortgage financing guaranteed or insured by the Federal Housing Administration or Veterans' Administration were placed into effect, in that month, in order to conserve building materials needed for national defense. In September Federal Reserve Regulation "W" again became effective, thereby restricting installment credit. In October an additional curb was applied, through Federal Reserve Regulation "X," upon credit for new residential real estate. However, despite the relatively severe character of Regulation "X," a high volume of new mortgage activity continued through the late months of the year.

In August the Federal and State bank supervisory authorities issued a "Defense Loan Policy" statement and requested banks and other financial institutions to decline to make loans that might be used for speculative purposes or otherwise interfere with defense requirements.

Also in August the Board of Governors of the Federal Reserve System increased the discount rate from $1\frac{1}{2}$ to $1\frac{3}{4}$ percent. However, the direct effect of this step was necessarily limited, because—despite greatly increased loan accounts—banks were borrowing very moderately from the Federal Reserve System and correspondent banks. The total of such indebtedness of national banks at the end of the year was less than \$80 million.

In the nature of things the various steps taken during the last six months of 1950 to check the expansion of credit could have comparatively little immediate effect. Joined with that of other essential anti-inflationary measures, however, they provided the groundwork for further efforts in 1951, which are becoming increasingly effective as this Report is written.

In any economy undergoing a substantial degree of inflation and loan expansion, credit hazards are definitely increased. During periods of expanding activity and rising prices, almost everyone's credit appears to be good, at least on a short-term basis. It is to be hoped that fewer bankers have lost sight of this basic principle during the past year than have done so in our earlier inflationary experiences. Nevertheless, when the international situation becomes more settled, more than a few borrowers, and their banks, may be confronted with definite loan repayment problems.

Despite such hazards, which are perhaps unavoidable in a free-enterprise system, it is believed that the national banking system of the United States, at the midpoint of the twentieth century, is adequately equipped—in its sense of public responsibility as well as in numbers, personnel, organization, and resources—to discharge creditably its vital functions in our dynamic economy.

A comparison of the assets and liabilities of the banks in the National Banking System as of December 31, 1949, April 24, June 30, October 4, and December 30, 1950, reported pursuant to calls for condition statements by the Comptroller of the Currency, is shown in the following table.

Assets and liabilities of national banks on dates indicated

[In thousands of dollars]

	Dec. 31, 1949 (4,981 banks)	Apr. 24, 1950 (4,982 banks)	June 30, 1950 (4,977 banks)	Oct. 4, 1950 (4,975 banks)	Dec. 30, 1950 (4,965 banks)
ASSETS					
Loans and discounts, including overdrafts.....	23,928,293	24,135,464	24,871,980	27,168,061	29,277,480
U. S. Government securities, direct obligations.....	38,268,473	37,611,919	37,640,227	35,806,312	33,687,939
Obligations guaranteed by U. S. Government.....	2,050			3,588	4,687,627
Obligations of States and political subdivisions.....	3,747,200	4,188,866	4,294,136	4,567,337	4,687,048
Other bonds, notes, and debentures.....	2,023,542	2,053,616	2,127,187	2,370,173	2,468,442
Corporate stocks, including stocks of Federal Reserve banks.....	166,485	169,639	172,098	178,578	175,573
<i>Total loans and securities.....</i>	<i>68,196,043</i>	<i>68,159,504</i>	<i>68,916,519</i>	<i>70,094,019</i>	<i>72,300,108</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	21,044,938	18,876,766	19,962,172	20,414,102	23,813,435
Bank premises owned, furniture and fixtures.....	599,582	611,428	613,526	629,235	636,925
Real estate owned other than bank premises.....	12,184	14,383	14,593	15,160	14,352
Investments and other assets indirectly representing bank premises or other real estate.....	51,831	51,856	54,442	55,363	57,365
Customers' liability on acceptances.....	106,421	79,169	90,312	136,685	116,300
Income accrued but not yet collected.....	166,633	170,393	172,521	145,443	172,862
Other assets.....	121,507	112,359	112,497	134,664	128,851
<i>Total assets.....</i>	<i>90,239,179</i>	<i>88,075,358</i>	<i>89,836,612</i>	<i>91,624,701</i>	<i>97,240,063</i>
LIABILITIES					
Demand deposits of individuals, partnerships, and corporations.....	47,352,731	46,151,980	46,787,942	48,729,481	52,051,784
Time deposits of individuals, partnerships, and corporations.....	18,954,970	19,149,165	19,218,390	18,938,109	19,010,542
Deposits of U. S. Government and postal savings.....	2,030,693	1,944,094	2,402,109	1,826,503	1,910,944
Deposits of States and political subdivisions.....	5,423,285	5,357,725	5,683,478	5,356,478	5,356,194
Deposits of banks.....	8,279,678	7,196,901	7,383,254	7,976,705	9,135,365
Other deposits (certified and cashiers' checks, etc.).....	1,302,961	1,081,308	1,204,618	1,129,051	1,713,803
<i>Total deposits.....</i>	<i>83,344,318</i>	<i>80,880,273</i>	<i>82,659,791</i>	<i>83,956,327</i>	<i>89,529,632</i>
<i>Time deposits.....</i>	<i>65,293,252</i>	<i>60,645,453</i>	<i>62,899,629</i>	<i>63,848,108</i>	<i>69,859,986</i>
<i>Demand deposits.....</i>	<i>18,051,066</i>	<i>20,234,820</i>	<i>19,760,162</i>	<i>20,108,219</i>	<i>19,669,646</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	7,562	76,171	24,783	100,922	76,644
Mortgages or other liens on bank premises and other real estate.....	260	249	244	244	359
Acceptances outstanding.....	123,927	86,450	98,880	155,517	134,631
Income collected but not yet earned.....	138,910	156,813	163,906	191,488	177,839
Expenses accrued and unpaid.....	231,881	263,192	248,262	293,538	303,002
Other liabilities.....	438,280	554,153	544,059	599,407	688,967
<i>Total liabilities.....</i>	<i>84,304,838</i>	<i>82,019,301</i>	<i>83,741,545</i>	<i>85,297,443</i>	<i>90,911,104</i>

REPORT OF THE COMPTROLLER OF THE CURRENCY

Assets and liabilities of national banks on dates indicated—Continued

[In thousands of dollars]

	Dec. 31, 1949 (4,951 banks)	Apr. 24, 1950 (4,982 banks)	June 30, 1950 (4,977 banks)	Oct. 4, 1950 (4,975 banks)	Dec. 30, 1950 (4,965 banks)
CAPITAL ACCOUNTS					
Capital stock (see memoranda below)					
Surplus	1,916,340	1,943,108	1,976,941	1,989,941	2,001,650
Undivided profits	2,639,440	2,753,507	2,770,630	2,791,349	2,925,104
Reserves and retirement account for preferred stock	1,167,744	1,121,843	1,133,190	1,229,932	1,124,223
	310,897	310,749	311,306	316,036	278,012
Total capital accounts	5,934,341	6,056,557	6,195,067	6,327,258	6,328,989
Total liabilities and capital accounts	90,239,176	88,075,858	89,936,612	91,624,701	97,240,063
MEMORANDA					
Par value of capital stock	15,621	15,795	15,713	14,628	14,364
Class A preferred stock	947	879	854	825	738
Class B preferred stock	1,899,772	1,929,434	1,963,374	1,974,488	1,986,548
Common stock	1,916,340	1,943,108	1,973,941	1,989,941	2,001,650
Total					
Retractable value of preferred capital stock	21,923	21,073	20,991	19,497	19,233
Class A preferred stock	1,284	1,154	1,129	1,100	1,013
Class B preferred stock					
Total	23,207	22,227	22,120	20,597	20,246
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase)	9,816,994	10,270,163	10,404,114	10,351,293	10,304,151

TRENDS IN BANKING

The following table shows the changes that have occurred in recent years in the relationships of the major asset and liability accounts of national banks to the aggregate of assets and liabilities.

Distribution of assets and liabilities of national banks, Dec. 31, 1947-50

	1947	1948	1949	1950
ASSETS				
Securities:	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
U. S. Government, direct and guaranteed	43.90	39.69	42.41	36.70
Obligations of States and political subdivisions	3.42	3.62	4.15	4.82
Stock of Federal Reserve banks	14	14	15	15
Other bonds and securities	2.30	2.19	2.28	2.57
Total securities	49.76	45.64	48.99	44.24
Loans and discounts	24.29	27.03	26.52	30.11
Cash and balances with other banks, excluding reserves	11.71	10.94	11.40	12.74
Reserve with Reserve banks	13.22	15.18	11.02	11.75
Bank premises, furniture and fixtures	.60	.65	.66	.66
Other real estate owned	.01	.01	.01	.01
All other assets	.38	.55	.50	.49
Total assets	100.00	100.00	100.00	100.00
LIABILITIES				
Deposits:				
Demand of individuals, partnerships, and corporations	34.36	53.33	52.47	53.53
Time of individuals, partnerships, and corporations	21.21	21.36	21.01	19.55
U. S. Government	1.02	1.70	2.25	1.06
States and political subdivisions	5.34	5.94	6.01	5.87
Banks	9.51	8.90	9.17	9.39
Other deposits (including postal savings)	1.58	1.41	1.45	1.77
Total deposits	93.02	92.64	92.36	92.07
<i>Demand deposits</i>	<i>71.04</i>	<i>70.28</i>	<i>70.14</i>	<i>71.30</i>
<i>Time deposits</i>	<i>21.98</i>	<i>22.56</i>	<i>22.22</i>	<i>20.77</i>
Other liabilities	.85	.93	1.06	1.42
Capital funds:				
Capital stock	2.01	2.07	2.12	2.06
Surplus	2.71	2.85	2.93	3.01
Undivided profits and reserves	1.41	1.51	1.53	1.44
Total capital funds	6.13	6.43	6.58	6.51
Total liabilities and capital funds	100.00	100.00	100.00	100.00

EARNINGS, EXPENSES, AND DIVIDENDS OF NATIONAL BANKS FOR YEAR ENDED DECEMBER 31, 1950

The net operating earnings of national banks in the year ended December 31, 1950, were \$855,000,000, an increase of nearly \$100,000,000 over the amount reported for the preceding year.

Gross earnings were \$2,192,000,000, an increase of \$188,000,000 over the gross earnings for the year 1949. The principal items of operating earnings in 1950 were \$1,103,000,000 from interest and discount on loans, an increase of \$134,000,000 over 1949, and \$590,000,000 from interest on United States Government obligations, an increase of \$8,000,000. Other principal items of operating earnings were \$132,000,000 from interest and dividends on securities other than United States Government obligations, an increase of \$14,000,000 over the previous year, and \$120,000,000 from service charges on deposit accounts, an increase of \$10,000,000. Operating expenses, excluding taxes on net income, were \$1,337,000,000 as against \$1,248,000,000

in 1949. Principal operating expenses were \$664,000,000 for salaries and wages of officers and employees and fees paid to directors, an increase of \$53,000,000 over 1949, and \$190,000,000 expended for interest on time and savings deposits, an increase of \$6,000,000.

Adding to the net operating earnings profits on securities sold of \$61,000,000 and recoveries on loans and investments, etc. (including adjustments in valuation reserves) of \$93,000,000 and deducting losses and charge-offs (including current additions to valuation reserves) of \$216,000,000, and taxes on net income of \$255,000,000, the net profits before dividends for the year 1950 were \$538,000,000, which amounts to 8.74 percent of capital funds.

Cash dividends declared on common and preferred stock in 1950 totaled \$230,000,000 in comparison with \$205,000,000 in the previous year. The rate of cash dividends was 3.73 percent of the average capital funds during the year. The cash dividends in 1950 were 43 percent of the net profits available for the year. The remaining 57 percent of net profits, or \$308,000,000, was retained by the banks in their capital funds.

Interest and dividends on securities represented 33 percent of gross earnings for the year, with the banks in the twelfth Federal Reserve district showing the lowest ratio at 24 percent, while the seventh district showed nearly 42 percent for the highest ratio. Interest and discount on loans accounted for 50 percent of the banks' earnings, varying from 42 percent in the seventh district to 59 percent in the eleventh and twelfth districts. Salaries, wages, and fees took over 30 percent of gross earnings, ranging from 28 percent in the fourth district to 32 percent in the first and ninth districts. Current operating earnings before income taxes were 39 percent of gross earnings, ranging from 37 percent in the first and ninth districts to 43 percent in the tenth district.

The rate of interest and dividends received on the average securities held during the year was 1.65 percent, and varied from 1.57 percent at the banks in the seventh district to 1.90 in the third district. On the average loans and discounts the rate of interest and discount varied from 3.34 percent in the second district to 4.94 percent in the twelfth district. The national average was 4.25 percent.

Current operating earnings before income taxes were 14 percent on the average total capital accounts, varying from 10.4 percent in the second district to 20.5 percent in the twelfth district. Net profits after income taxes but before dividends were 9 percent on the average capital accounts, ranging from 6 percent in the first district to 11.6 percent in the twelfth district.

Summaries of the earnings, expenses, and dividends of national banks for the years ended December 31, 1949 and 1950, are shown in the following table.

*Earnings, expenses, and dividends of national banks for years ended Dec. 31,
1949 and 1950*

[In millions of dollars]

	1950	1949	Change since 1949
Number of banks ¹	4,965	4,981	-16
Capital stock (par value) ²	1,966 0	1,884 4	+81 6
Capital accounts ³	6,152 8	5,811 0	+341 8
Earnings from current operations			
Interest and dividends on—			
U. S. Government obligations	590 5	582 2	+8 3
Other securities	132 3	117 7	+14 6
Interest and discount on loans	1,103 4	909 1	+134 3
Service charges on deposit accounts	119 6	109 5	+10 1
Other current earnings	246 9	226 3	+20 6
Total	2,192 7	2,004 8	+187 9
Current operating expenses			
Salaries, wages, and fees	663 8	611 0	+52 8
Interest on time deposits (including savings deposits)	190 4	184 0	+6 4
Taxes other than on net income	74 4	65 7	+8 7
Recurring depreciation on banking house, furniture and fixtures	33 6	30 7	+2 9
Other current operating expenses	374 8	356 9	+17 9
Total	1,337 1	1,248 3	+88 8
Net earnings from current operations	855 6	756 5	+99 1
Recoveries, transfers from valuation reserves, and profits			
On securities			
Recoveries	9 7	6 1	+3 6
Transfers from valuation reserves	29 0	15 4	+13 6
Profits on securities sold or redeemed	61 0	40 2	+20 8
On loans			
Recoveries	15 4	13 5	+1 9
Transfers from valuation reserves	13 3	11 5	+1 8
All other	25 4	30 8	-5 4
Total	153 7	117 5	+36 2
Losses, charge-offs, and transfers to valuation reserves			
On securities			
Losses and charge-offs	24 0	21 3	+2 7
Transfers to valuation reserves	41 4	18 3	+23 1
On loans			
Losses and charge-offs	11 0	14 5	-3 5
Transfers to valuation reserves	109 3	122 1	-12 8
All other	30 7	28 9	+1 8
Total	216 3	205 1	+11 2
Profits before income taxes	793 1	668 9	+124 2
Taxes on net income			
Federal	242 0	184 0	+59 0
State	13 5	11 0	+2 5
Total	255 5	194 0	+61 5
Net profits before dividends	537 6	474 9	+62 7
Cash dividends declared			
On preferred stock	7	1 1	- 4
On common stock	228 8	203 6	+25 2
Total	229 5	204 7	+24 8
Memoranda items			
Recoveries credited to valuation reserves (not included in recoveries above)			
On securities	1 8	1 4	+ 4
On loans	13 0	12 8	+ 2
Losses charged to valuation reserves (not included in losses above)			
On securities	2 8	2 3	+ 5
On loans	33 6	45 0	-11 4
Stock dividends (increases in capital stock)	47 1	87 0	-39 9

See footnotes at end of table.

*Earnings, expenses, and dividends of national banks for years ended Dec. 31,
1949 and 1950—Continued*

[In millions of dollars]

	1950	1949	Change since 1949
Ratios ¹	Percent	Percent	Percent
Expenses to gross earnings	60 98	62 27	-1 29
Net profits before dividends to capital accounts	8 74	8 17	+ 57
Cash dividends to capital stock	11 67	10 87	+ 80
Cash dividends to capital accounts	3 73	3 52	+ 21

¹ Number at end of period. Remaining figures include earnings, expenses, etc., of those banks which were in operation a part of the year but were inactive at the close of the year.

² Figures are averages of amounts reported for the June and December call dates in the current year and the December call date in the previous year.

NOTE — Figures are rounded to the nearest tenth of a million and may not equal totals.

STRUCTURAL CHANGES IN THE NATIONAL BANKING SYSTEM

The authorized capital stock of the 4,969 national banks in existence on December 31, 1950, including 4 inactive banks, consisted of common capital stock aggregating \$1,987,355,037, a net increase during the year of \$88,081,545, and preferred capital stock aggregating \$15,413,655, a net decrease during the year of \$1,784,803.

In addition to 16 applications with proposed common capital stock of \$3,200,000 carried over from the previous year, 35 applications were received to organize national banks and to convert State banks into national banking associations, with proposed common capital stock of \$3,950,000. Of these applications, 13 with proposed common capital stock of \$2,850,000 were approved; 19 with proposed common capital stock of \$2,075,000 were rejected, and the remainder had been abandoned or were still pending on December 31. From the applications carried over from the previous year and those approved during 1950, 15 national banking associations with common capital stock of \$3,150,000 were authorized to commence business. Of the charters issued, 6 with common capital stock of \$1,450,000 resulted from the conversions of State banks, and 2 with common capital stock of \$175,000 were organized to acquire the business of 2 liquidating national banks.

During the year, 20 national banks and 12 State banks were consolidated under authority of the act of November 7, 1918, as amended, into 16 national banking associations with common capital stock of \$23,285,000. Approximately \$110,486,274 of assets were brought into the national banking system by reason of the 12 State banks being consolidated with national banks. In addition, national banks reported the purchase of 21 State banks, with capital stock of \$3,855,000 and assets of approximately \$148,540,500.

During the year, 24 national banks with common capital stock of \$9,252,000, 1 of which also had \$123,000 of preferred capital stock, went into voluntary liquidation in the manner provided by sections 5220 and 5221 of the United States Revised Statutes. Of these banks, 15 with common capital stock of \$7,977,000, 1 of which also had \$123,000 of preferred capital stock, and assets of \$277,198,184, were succeeded by other national banks; 8 with common capital stock of \$1,250,000 and assets of \$52,675,446, were succeeded by State banks,

and 1 with common capital stock of \$25,000 and assets of \$667,279, paid its depositors and quit business. In addition, 1 national bank with common capital stock of \$100,000 and assets of \$3,280,415, left the system by converting into a State bank under the provisions of Public Law 706.

Changes in the number and capital stock of national banks during the year ended December 31, 1950, are shown in the following summary.

Organization, capital stock changes, and national banks closed as reported during the year ended Dec. 31, 1950

	Number of banks	Capital stock	
		Common	Preferred
Increases			
Banks newly chartered			
Primary organizations.....	7	\$1,525,000	
Reorganizations.....	2	175,000	
Conversions of State banks.....	6	1,450,000	
Capital stock			
133 cases by statutory sale.....		41,892,000	
280 cases by statutory stock dividend.....		45,738,570	
27 cases by stock dividend under articles of association.....		1,886,475	
14 cases by statutory consolidation.....		5,018,500	\$156,500
1 case by increase in par value of preferred capital stock.....			600,000
Total increases	15	97,715,545	756,500
Decreases			
Banks ceasing operations			
Voluntary liquidations			
Succeeded by national banks.....	15	7,977,000	123,000
Succeeded by State banks.....	8	1,250,000	
No successors.....	1	25,000	
Statutory consolidations.....	1		
Conversion into State bank.....	1	100,000	
Receiverships.....			
Capital stock			
58 cases by retirement.....			2,418,303
2 cases by statutory reduction.....		82,000	
1 case by statutory consolidation.....		200,000	
Total decreases	29	9,634,000	2,541,303
Net change	-14	88,081,545	-1,784,803
Charters in force Dec. 31, 1949, and authorized capital stock.....	4,983	1,899,273,492	17,198,458
Charters in force Dec. 31, 1950, and authorized capital stock.....	4,969	1,987,355,037	15,413,655

BRANCHES

On December 31, 1950, 326 national banks were operating a total of 2,153 branches, including 8 seasonal offices. In 9 of the States, namely, California, New York, Washington, Pennsylvania, Massachusetts, Oregon, Michigan, New Jersey, and Ohio, there were 186 national banks operating 1,613 branches, which was 75 percent of the number of all branches at the year end.

During the year ended December 31, 1950, 159 branches were brought into the national banking system. Of the 159 branches, 92 were authorized to operate in places other than the city in which the parent bank is located. During the same period 8 branches were discontinued, 4 through actions of the boards of directors of the parent banks and 4 through voluntary liquidation of the parent banks.

Of the 159 branches authorized, 125 were operating on December 31, 1950. Three branches authorized in 1949 did not begin operations until 1950. There was a net gain in the system of 120 operating branches in the year.

NATIONAL BANK NOTES OUTSTANDING

There were as of December 31, 1950, \$84,941,592 of national bank notes outstanding.

DISTRIBUTION OF ALL BANKS

On December 30, 1950, there were 14,666 commercial and savings banks in the United States and possessions with deposits of \$176,-120,158,000. Of these banks, 13,640, or 93 percent, with 95 percent of the deposits, were insured banks. The 4,958 national banks, members of the Federal Reserve System, represented 34 percent of all banks and held 51 percent of the total deposits. The 529 mutual savings banks, of which 194 were insured, held \$20,031,336,000 of deposits.

Classification of all banks, Dec. 30, 1950

	Banks			Deposits		
	Number of banks	Percent of grand total	Change in 12 months (percent of grand total)	Amount (000 omitted)	Percent of grand total	Change in 12 months (percent of grand total)
Insured banks						
National	4,958	33.80	-0.03	\$89,281,257	50.69	+0.39
State member -						
Commercial	1,912	13.04	+0.02	43,790,754	24.87	+2.01
Mutual savings	3	0.02	0	16,889	0.01	0
Nonmember--						
State commercial ¹	6,576	44.84	+3.2	20,425,600	11.60	-0.9
Mutual savings	191	1.30	+0.1	11,303,196	8.12	-1.0
Total insured banks	13,640	93.00	+3.2	167,817,696	95.29	+4.1
Uninsured banks.						
Nonmember -						
State commercial and private ²	691	4.71	-3.1	2,591,211	1.47	-2.0
Mutual savings	335	2.29	-0.1	5,711,251	3.24	-2.1
Total uninsured banks	1,026	7.00	-3.2	8,302,462	4.71	-1.1
Total all banks	14,666	100.00		176,120,158	100.00	

¹ Includes 5 nonmember insured national banks

² Includes 2 nonmember uninsured national banks

ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES AND POSSESSIONS

The total assets of all classes of active banks in the United States and possessions on December 30, 1950, amounted to \$192,241,000,000, an increase of \$12,198,000,000 since December 31, 1949.

The total deposits at the end of 1950 amounted to \$176,120,000,000, an increase of \$10,876,000,000 over 1949. Included in the 1950 figures are deposits of individuals, partnerships, and corporations of \$146,517,000,000, an increase of \$8,647,000,000 in the year. Deposits of the United States Government, including postal savings deposits, were \$3,069,000,000, a decrease of \$256,000,000, or 8 percent, since December 1949; deposits of States and political subdivisions amounting to \$9,546,000,000 showed an increase of \$589,000,000, or 7 percent, in the year, and deposits of banks of \$14,050,000,000 were \$1,329,000,000, or 10 percent, more than in 1949.

Loans and discounts amounted to \$60,711,000,000 in December 1950 after deducting reserves of \$927,000,000 for possible future losses. The net loans were \$10,883,000,000, or 22 percent, over the amount reported as of the end of 1949. Commercial and industrial loans of \$22,068,000,000 were 28 percent more than at the end of 1949; consumer loans of \$10,243,000,000 increased 26 percent in the year; real estate loans of \$21,925,000,000 were up 19 percent, and all other loans of \$7,402,000,000 increased 7 percent.

The banks held obligations of the United States Government, direct and guaranteed, of \$73,188,000,000 in December 1950, a decrease of \$5,566,000,000, or 7 percent, since December 1949. Obligations of States and political subdivisions held amounted to \$8,249,000,000, an increase of \$1,592,000,000, and other securities held amounted to \$6,568,000,000, an increase of \$543,000,000. The total of all securities held at the end of 1950 was \$88,005,000,000, and represented 46 percent of the banks' total assets. At the end of the previous year the ratio was 51 percent.

Cash and balances with other banks, including reserve balances, in December 1950 were \$41,236,000,000, an increase of 12 percent since 1949.

Total capital accounts were \$13,916,000,000, compared to \$13,165,000,000 at the end of 1949. The total of surplus, profits, and capital reserves at the end of 1950 was \$10,246,000,000, an increase of \$629,000,000, or 7 percent in the year.

A statement of the assets and liabilities of all classes of active banks in the country at the end of December 1949 and 1950 follows.

Assets and liabilities of all banks in the United States and possessions, 1949 and 1950

[In millions of dollars]

	Dec 30, 1950	Dec 31, 1949	Change since 1949
Number of banks.....	14, 666	14, 705	-39
ASSETS			
Loans on real estate.....	21, 925	18, 350	+3, 575
Commercial and industrial loans (including open-market paper).....	22, 068	17, 195	+4, 873
Consumer loans.....	10, 243	8, 159	+2, 084
Loans to brokers and dealers in securities and other loans for the purpose of purchasing or carrying securities.....	2, 881	2, 658	+223
Other loans.....	4, 521	4, 253	+268
Total gross loans.....	61, 638	50, 615	+11, 023
Less valuation reserves.....	927	787	+140
Net loans.....	60, 711	49, 828	+10, 883
U S Government obligations, direct and guaranteed.....	73, 188	78, 754	-5, 566
Obligations of States and political subdivisions.....	8, 249	6, 657	+1, 592
Other bonds, notes, and debentures.....	6, 011	5, 505	+506
Corporate stocks, including stocks of Federal Reserve banks.....	557	520	+37
Total securities.....	88, 005	91, 436	-3, 431
Currency and coin.....	2, 343	2, 185	+158
Balances with other banks, including reserve balances, and cash items in process of collection.....	38, 893	34, 491	+4, 402
Bank premises owned, furniture and fixtures.....	1, 211	1, 173	+38
Real estate owned other than bank premises.....	33	32	+1
Investments and other assets indirectly representing bank premises or other real estate.....	103	86	+17
Customers' liability on acceptances outstanding.....	235	191	+44
Other assets.....	677	621	+56
Total assets.....	192, 211	180, 043	+12, 168
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	91, 314	83, 454	+7, 860
Time deposits of individuals, partnerships, and corporations.....	55, 203	54, 416	+787
U S Government and postal savings deposits.....	3, 069	3, 325	-256
Deposits of States and political subdivisions.....	9, 546	8, 957	+589
Deposits of banks.....	14, 050	12, 721	+1, 329
Other deposits (certified and cashiers' checks, etc.).....	2, 938	2, 371	+567
Total deposits.....	176, 120	165, 244	+10, 876
Demand deposits.....	118, 794	108, 976	+9, 818
Time deposits.....	57, 326	56, 268	+1, 058
Bills payable, rediscounts, and other liabilities for borrowed money.....	95	27	+68
Acceptances executed by or for account of reporting banks and outstanding.....	270	222	+48
Other liabilities.....	1, 840	1, 385	+455
Total liabilities.....	178, 325	166, 878	+11, 447
CAPITAL ACCOUNTS			
Capital notes and debentures.....	47	48	-1
Preferred stock.....	62	69	-7
Common stock.....	3, 561	3, 431	+130
Surplus.....	6, 854	6, 385	+469
Undivided profits.....	2, 809	2, 626	+183
Reserves and retirement account for preferred stock and capital notes and debentures.....	583	606	-23
Total capital accounts.....	13, 916	13, 165	+751
Total liabilities and capital accounts.....	192, 211	180, 043	+12, 168

NOTE—Figures for nonnational banks obtained from the Federal Deposit Insurance Corporation

REPORTS FROM BANKS

National banks in the continental United States, Alaska, the Territory of Hawaii, and the Virgin Islands of the United States were, in accordance with the provisions of section 5211 of the Revised Statutes, called upon to submit four reports of condition during the year ended December 31, 1950. Reports were required as of April 24, June 30, October 4, and December 30. Summaries from all condition reports, by States, are published in pamphlet form. National banks were also required by statute to obtain reports of their affiliates and holding company affiliates other than member banks as of the four dates for which condition reports of the banks were obtained and to submit such reports to the Comptroller.

Under the general powers conferred upon him by law, the Comptroller obtained from each national bank during the period indicated semiannual reports of earnings, expenses, and dividends; also reports of condition of foreign branches as of December 30, 1950.

National banking associations authorized to act in a fiduciary capacity were called upon to submit reports of their trust departments as of the close of business on December 30, 1950.

In accordance with section 298 of the Code of Law for the District of Columbia, banks other than national in the District were required to make to the Comptroller condition reports and reports of earnings, expenses, and dividends identical with those obtained from national banks during the year. Building and loan associations and credit unions in the District of Columbia under the supervision of the Comptroller were required to submit reports of their assets and liabilities as of December 30, 1950, and reports of receipts and disbursements for the year ended December 31, 1950.

Detailed figures from reports of condition and earnings and dividends will be found in the appendix of this report.

AFFILIATES AND HOLDING COMPANY AFFILIATES OF NATIONAL BANKS

The Federal statute requires each national bank to obtain and submit to the Comptroller periodically reports of its affiliates, as defined in sections 2 (b) and (c) of the Banking Act of 1933, as amended, unless waived by the Comptroller. At the end of December 1950, 862 of the national banks reported 12,091 affiliates and holding company affiliates, of which 10,433 were duplications reported by 241 banks. The actual number of affiliates, or 1,658, included 23 holding company affiliates which controlled 196 active national banks. The number of banks in each holding company group varied from 1 to 48. At the end of 1949 there were 23 holding company affiliates which controlled 195 national banks, varying in number from 1 to 48 associations. Under the waiver of requirement for reports of affiliates, it was necessary for only 355 banks to submit and publish 408 reports of affiliates and holding company affiliates. Of the latter number 182 were duplications of reports of affiliates and holding company affiliates by 179 banks.

LIQUIDATION OF INSOLVENT NATIONAL BANKS

During the year ended December 31, 1950, there were no failures of national banks. The liquidation of two insolvent national banks was completed during the year, leaving a total of two receiverships in process of liquidation as of December 31, 1950, both of which were involved in litigation.

ISSUE AND REDEMPTION OF NOTES

One thousand one hundred and thirty-two shipments of Federal Reserve currency were made from Washington, D. C., during the year ended December 31, 1950, to Federal Reserve agents and Federal Reserve branch banks, aggregating \$5,373,080,000, and in addition, 26 deliveries were made to the Treasurer of the United States aggregating \$123,200,000.

Four thousand nine hundred and thirty-seven lots of unfit Federal Reserve currency were received for verification and certification for destruction consisting of 451,953,871 notes aggregating \$5,621,223,835.

There were received 15 lots of national bank notes for verification and certification for retirement and destruction consisting of 347,389 notes aggregating \$5,418,818.

One hundred eighty-four thousand one hundred and forty-nine fragments or charred Federal Reserve and national bank notes aggregating \$3,450,145 were presented by the Treasurer of the United States for identification and approval.

EXAMINATION OF NATIONAL BANKS

The National Bank Act requires that each national bank be examined at least twice each year in order that the Comptroller may be kept currently informed of its condition and require such corrections as are deemed necessary with a view to maintaining each bank in sound condition. In addition to the regular examinations, special examinations are conducted of banks the condition of which is regarded as unsatisfactory.

During the year ended December 31, 1950, 9,870 examinations of banks, 4,045 examinations of branches, including 30 foreign branches, 1,675 examinations of trust departments, and 34 examinations of affiliates were conducted. Seventeen State banks were examined in connection with conversions to or consolidations with national banks. Investigations were also conducted in connection with applications for 25 new charters and 137 new branches.

ORGANIZATION AND STAFF

On December 31, 1950, the Office of the Comptroller of the Currency had in its employ 1,115 persons. Of these, 193 were assigned to the Washington Office, including 30 in the Federal Reserve Issue and Redemption Division, which is an expense of the Federal Reserve banks. The total personnel in the Washington Office was reduced by 11 during the year.

Fifteen national bank examiners and 69 assistant national bank examiners left the service during the year. In the same period 20 assistants were promoted to examiner and 57 new assistants were appointed, leaving a total of 261 examiners and 537 assistant examiners in the service at the end of the year. There were 124 clerks employed in the 12 Federal Reserve districts at the end of the year. During the year 1950, 1 national bank examiner and 14 assistant national bank examiners were placed on military furlough. The total field force during the year decreased by 52 persons.

On September 1, 1950, Mr. L. A. Jennings, a career employee who had served the office in various bank examining positions for approximately 22 years, was appointed Third Deputy Comptroller to succeed Mr. J. W. Hudspeth, who was assigned to St. Louis, Mo., as district chief national bank examiner.

EXPENSES OF THE BUREAU

The expenses of the office incident to the supervision of national banks are met largely by fees assessed against the banks. Such expenses paid from these assessments for the calendar year 1950 aggregated \$6,965,824.53.

Expenses of the Division of Insolvent National Banks are paid from assessments against insolvent national banks in process of liquidation. Such expenses for the calendar year 1950 totaled \$62,704.90.

Expenses of the Federal Reserve Issue and Redemption Division are paid by the Federal Reserve banks. These expenses for the calendar year 1950 amounted to \$106,971.39.

APPENDIX

CONTENTS

TABLES

	Page
No. 1. Comptrollers and Deputy Comptrollers of the Currency since 1863.....	26
No. 2. Total number of national banks organized, consolidated under act November 7, 1918, as amended, insolvent, in voluntary liquidation, and in existence on December 31, 1950.....	27
No. 3. Number and authorized capital stock of national banks chartered and the number and capital stock of national banks closed in each year ended October 31, from 1935 to 1941, inclusive, for the 14-month period from November 1, 1941, to December 31, 1942, inclusive, and for the years ended December 31, 1943 to 1950.....	28
No. 4. National banks chartered during the year ended December 31, 1950.....	29
No. 5. National banks chartered which were conversions of State banks during the year ended December 31, 1950.....	30
No. 6. National banks reported in voluntary liquidation during the year ended December 31, 1950, the names of succeeding banks in cases of succession, with date of liquidation and capital stock.....	31
No. 7. National and State banks consolidated during the year ended December 31, 1950, under act November 7, 1918, as amended.....	32
No. 8. Number of domestic branches of national banks authorized during the year ended December 31, 1950.....	34
No. 9. Number and class of domestic branches of national banks closed during the year ended December 31, 1950.....	37
No. 10. Principal items of assets and liabilities of national banks, by size of banks, according to deposits, December 31, 1949 and 1950.....	38
No. 11. Number of national banks in United States and possessions with surplus fund equal to or exceeding common capital stock, and the number with surplus fund less than common capital stock 1942 to 1950.....	39
No. 12. Dates of reports of condition of national banks, 1914 to 1950.....	40
No. 13. Assets and liabilities of national banks on April 21, June 30, October 4, and December 30, 1950.....	41
No. 14. Earnings, expenses, and dividends of national banks, by States, for the year ended December 31, 1950.....	95
No. 15. Earnings, expenses, and dividends of national banks, by Federal Reserve districts, for the year ended December 31, 1950.....	103
No. 16. Earnings, expenses, and dividends of national banks, by size of banks, for the year ended December 31, 1950.....	106
No. 17. Earnings, expenses, and dividends of national banks, years ended December 31, 1948-50.....	109
No. 18. Number of national banks, capital stock, capital funds, net profits, dividends and ratios, years ended December 31, 1929-50.....	111
No. 19. Total loans of national banks, losses and recoveries on loans, and ratio of net losses or recoveries to loans, by calendar years 1931-50.....	112
No. 20. Total securities of national banks, losses and recoveries on securities, and ratio of net losses or recoveries to securities, by calendar years 1931-50.....	113
No. 21. Foreign branches of American national banks, December 30, 1950.....	114

No. 22	Consolidated statement of assets and liabilities of foreign branches of national banks, December 30, 1950	115
No. 23	Assets and liabilities of banks in the District of Columbia, by classes, December 30, 1950	116
No. 24	Assets and liabilities of all banks in the District of Columbia at date of each call during year ended December 31, 1950 ..	118
No. 25	Assets and liabilities of nonnational banks in the District of Columbia at date of each call during year ended December 31, 1950	119
No. 26	Earnings, expenses, and dividends of banks in the District of Columbia, years ended December 31, 1950 and 1949	120
No. 27	Number of banks, capital stock, capital funds, net profits, interest and dividends, and ratios, all banks in the District of Columbia, years ended December 31, 1929-50	122
No. 28	Total loans of banks in the District of Columbia, losses and recoveries on loans, and ratio of net losses or recoveries to loans, by calendar years 1931-50	123
No. 29	Total securities of banks in the District of Columbia, losses and recoveries on securities, and ratio of net losses or recoveries to securities, by calendar years 1931-50	124
No. 30	Summary of assets and liabilities December 30, 1950, and receipts and disbursements in year ended December 31, 1950, of the 20 building and loan associations in the District of Columbia, chartered under the D. C. Code	125
No. 31	Summary of assets and liabilities December 30, 1950, and receipts and disbursements in year ended December 31, 1950, of the 17 District of Columbia credit unions, chartered under the D. C. Code	126
No. 32	Assets and liabilities of all active banks in the United States and possessions, by classes, December 30, 1950	127
No. 33	Assets and liabilities of all active banks in the United States and possessions, by States and Territories, December 30, 1950	129
No. 34	Assets and liabilities of active national banks, by States and Territories, December 30, 1950	138
No. 35	Assets and liabilities of all active banks other than national, by States and Territories, December 30, 1950	146
No. 36	Assets and liabilities of active State commercial banks, by States and Territories, December 30, 1950	154
No. 37	Assets and liabilities of active mutual savings banks, by States, December 30, 1950	162
No. 38	Assets and liabilities of active private banks, by States, December 30, 1950	166
No. 39	Per capita demand and time deposits of individuals, partnerships, and corporations in all active banks, by States, December 30, 1950	170
No. 40	Officials of State banking departments and number of each class of active banks in December 1950	172
No. 41	Assets and liabilities of all active banks, 1938 to 1950	174
No. 42	Assets and liabilities of all active national banks, 1938 to 1950	175
No. 43	Assets and liabilities of all active banks other than national, 1938 to 1950	176
No. 44	Summary of status, progress, and results of liquidation of all national banks, placed in charge of receivers from the date of the first national bank failure, April 14, 1865, to December 31, 1950	177
No. 45	Number and deposits of national and District of Columbia non-national banks placed in receivership period April 14, 1865, to December 31, 1950, by groups according to percentages of dividends paid to December 31, 1950	180
No. 46	Liquidation statement, 4 receiverships in liquidation during year ended December 31, 1950	181
No. 47	Liquidation statement, 2 administered receiverships completely liquidated and finally closed, during year ended December 31, 1950	182

Page

No. 48. Liquidation statement, 2 active receiverships as of December 31, 1950.....	183
No. 49. National banks in charge of receivers during year ended December 31, 1950, dates of organization, appointment of receivers, and final closing, with nominal amounts of total assets and total liabilities at date of failure, capital stock and stock assessments, amounts collected from all sources, including offsets allowed and earnings, together with the disposition of such collections, and various other data indicating the progress and results of liquidation to December 31, 1950.....	184
No. 50. Bank suspensions since inauguration of Federal deposit insurance, years ended December 31, 1934 to 1950.....	190
No. 51. Fiduciary activities of national banks as of December 30, 1950.....	191
No. 52. Fiduciary activities of national banks by Federal Reserve districts as of December 30, 1950.....	192
No. 53. Classification of investments in living and court trust accounts under administration by the active national bank trust departments, December 30, 1950.....	193
No. 54. Fiduciary activities of national banks by States as of December 30, 1950.....	194

TABLE NO. 1.—*Comptrollers and Deputy Comptrollers of the Currency, dates of appointment and resignation, and States whence appointed*

No	Name	Date of appointment	Date of resignation	State
COMPTROLLERS OF THE CURRENCY				
1	McCulloch, Hugh	May 9, 1863	Mar. 8, 1865	Indiana.
2	Clarke, Freeman	Mar 21, 1865	July 24, 1866	New York.
3	Hulburd, Hiland R	Feb. 1, 1867	Apr. 3, 1872	Ohio.
4	Knox, John Jay	Apr. 25, 1872	Apr. 30, 1884	Minnesota.
5	Cannon, Henry W	May 12, 1884	Mar. 1, 1886	Do.
6	Trenholm, William L	Apr. 20, 1886	Apr. 30, 1889	South Carolina.
7	Lacey, Edward S	May 1, 1889	June 30, 1892	Michigan.
8	Hepburn, A Barton	Aug. 2, 1892	Apr. 25, 1893	New York.
9	Eckels, James H	Apr. 26, 1893	Dec. 31, 1897	Illinois.
10	Dawes, Charles G	Jan. 1, 1898	Sept. 30, 1901	Do.
11	Ridgely, William Barret	Oct. 1, 1901	Mar 28, 1908	Do.
12	Murray, Lawrence O	Apr. 28, 1908	Apr. 27, 1913 ¹	New York.
13	Williams, John Skelton	Feb. 2, 1914	Mar. 2, 1921	Virginia.
14	Crissinger, D R	Mar 17, 1921	Apr 30, 1923	Ohio.
15	Dawes, Henry M	May 1, 1923	Dec. 17, 1924	Illinois
16	McIntosh, Joseph W	Dec 20, 1924	Nov. 20, 1928	Do.
17	Pole, John W	Nov 21, 1928	Sept 20, 1932	Ohio.
18	O'Connor, J. F T	May 11, 1933	Apr 16, 1938	California.
19	Delano, Preston	Oct 24, 1938	-----	Massachusetts.
DEPUTY COMPTROLLERS OF THE CURRENCY				
1	Howard, Samuel T	May 9, 1863	Aug 1, 1865	New York.
2	Hulburd, Hiland R	Aug. 1, 1865	Jan 31, 1867	Ohio.
3	Knox, John Jay	Mar. 12, 1867	Apr 24, 1872	Minnesota.
4	Langworthy, John S	Aug 8, 1872	Jan 3, 1886	New York.
5	Snyder, V. P	Jan 5, 1886	Jan 3, 1887	Do
6	Abrahams, J D	Jan 27, 1887	May 25, 1890	Virginia.
7	Nixon, R M	Aug 11, 1890	Mar 16, 1893	Indiana.
8	Tucker, Oliver P	Apr 7, 1893	Mar 11, 1896	Kentucky.
9	Coffin, George M	Mar 12, 1896	Aug 31, 1898	South Carolina.
10	Murray, Lawrence O	Sept 1, 1898	June 27, 1899	New York.
11	Kane, Thomas P	June 29, 1899	Mar. 2, 1923 ²	District of Columbia.
12	Fowler, Willis J	July 1, 1908	Feb. 14, 1927	Indiana.
13	McIntosh, Joseph W	May 21, 1923	Dec 19, 1924	Illinois.
14	Collins, Charles W	July 1, 1923	June 30, 1927	Do.
15	Stearns, E W	Jan 6, 1925	Nov 30, 1928	Virginia.
16	Awalt, F G	July 1, 1927	Feb 15, 1936	Maryland
17	Gough, E H	July 6, 1927	Oct 16, 1941	Indiana.
18	Proctor, John L	Dec 1, 1928	Jan 23, 1933	Washington.
19	Lyons, Gibbs	Jan. 24, 1933	Jan 15, 1938	Georgia
20	Prentiss, William, Jr.	Feb. 24, 1936	do	California.
21	Diggs, Marshall R	Jan 16, 1938	Sept 30, 1938	Texas.
22	Oppegard, G J	do	do	California.
23	Upham, C B	Oct 1, 1938	Dec 31, 1948	Iowa
24	Mulronev, A J	May 1, 1939	Aug 31, 1941	Do.
25	McCandless, R B	July 7, 1941	do	Do
26	Sedlacek, L H	Sept. 1, 1941	Sept 30, 1944	Nebraska.
27	Robertson, J L	Oct. 1, 1944	do	Nebraska
28	Hudspeth, J. W	Jan. 1, 1949	Aug 31, 1950	Texas
29	Jennings, L A	Sept. 1, 1950	-----	New York.

¹Term expired² Died Mar. 2, 1923.

TABLE NO. 2.—*Total number of national banks organized, consolidated under act Nov. 7, 1918, as amended, insolvent, in voluntary liquidation, and in existence Dec. 31, 1950*

Location	Organ- ized	Consoli- dated under act Nov 7, 1918	Insol- vent	In liqui- dation	In exist- ence
Maine.....	127	5	13	77	32
New Hampshire.....	80	2	5	22	51
Vermont.....	85	1	17	28	39
Massachusetts.....	371	25	28	201	117
Rhode Island.....	67	3	2	55	7
Connecticut.....	123	5	7	64	47
Total New England States.....	853	41	72	447	293
New York.....	991	57	129	1 428	377
New Jersey.....	417	21	59	131	206
Pennsylvania.....	1,282	48	211	396	627
Delaware.....	30		1	16	13
Maryland.....	141	2	17	61	61
District of Columbia.....	32	4	7	12	9
Total Eastern States.....	2,893	132	424	1,044	1,293
Virginia.....	250	17	28	73	132
West Virginia.....	190	11	38	67	74
North Carolina.....	152	5	44	57	46
South Carolina.....	123	6	43	49	25
Georgia.....	187	8	42	86	51
Florida.....	147	2	42	41	62
Alabama.....	179	2	45	62	70
Mississippi.....	79	5	16	34	24
Louisiana.....	108	3	16	53	36
Texas.....	1,183	35	140	566	442
Arkansas.....	147	1	39	55	52
Kentucky.....	246	9	37	108	92
Tennessee.....	208	7	36	93	72
Total Southern States.....	3,199	111	566	1,344	1,178
Ohio.....	696	25	112	318	241
Indiana.....	438	12	98	203	125
Illinois.....	918	17	227	290	384
Michigan.....	319	10	77	154	78
Wisconsin.....	273	9	54	115	85
Minnesota.....	490	7	116	189	178
Iowa.....	516	4	204	241	97
Missouri.....	293	10	58	146	79
Total Middle Western States.....	3,973	94	946	1,656	1,277
North Dakota.....	259	3	100	115	41
South Dakota.....	219	12	93	79	35
Nebraska.....	404	1	83	196	124
Kansas.....	447	4	76	193	174
Montana.....	193	3	76	75	39
Wyoming.....	61		12	25	24
Colorado.....	218	3	55	83	77
New Mexico.....	86		25	35	26
Oklahoma.....	743	12	84	448	199
Total Western States.....	2,630	38	604	1,249	739
Washington.....	225	17	51	121	36
Oregon.....	148	2	30	96	20
California.....	521	12	64	351	94
Idaho.....	110		35	62	13
Utah.....	38	4	6	17	11
Nevada.....	17	1	4	7	5
Arizona.....	31	1	6	21	3
Total Pacific States.....	1,090	37	196	675	182
Alaska.....	6			1	5
The Territory of Hawaii.....	6	1		4	1
Puerto Rico.....	1			1	
Virgin Islands of the United States.....	1				1
Total possessions.....	14	1		6	7
Total United States and possessions.....	14,652	454	2,808	14 6,421	4,969

¹ Includes 1 converted into a State bank under Public Law 706.² Includes 456 organized under act of Feb. 25, 1863, 9,401 under act of June 3, 1864, as amended, 10 under Gold Currency act of July 12, 1870, and 4,785 under act of Mar. 14, 1900.³ Exclusive of those restored to solvency.⁴ Includes 208 passed into liquidation upon expiration of corporate existence.

TABLE NO. 3.—*Number and authorized capital stock of national banks chartered and the number and capital stock of national banks closed in each year ended Oct. 31, from 1935 to 1941, inclusive, for the 14-month period from Nov. 1, 1941, to Dec. 31, 1942, inclusive, and for the years ended Dec. 31, 1943 to 1950, inclusive*

Year	Chartered		Closed						Net yearly increase (exclusive of existing banks increasing their capital)		Net yearly decrease (exclusive of existing banks decreasing their capital)	
			Consolidated under act Nov. 7, 1918		In voluntary liquidation		Insolvent					
	No	Capital	No	Loss to capital	No	Capital	No	Capital	No	Capital	No	Capital
1935	49	\$7,780,000	13	¹ \$447,100	189	\$19,615,250	25	\$4,305,020			158	\$14,827,370
1936	20	2,465,000	3	^{1 2} 15,000	76	7,680,000	6	10,200,000			59	5,230,000
1937	29	5,355,000	8	¹ 302,875	98	11,049,540	11	1,987,150			82	7,269,565
1938	8	875,000	3		47	4,550,500	2	50,000			43	3,700,500
1939	19	2,925,000	1	^{1 2} 75,000	56	7,066,000	6	745,000			42	4,436,000
1940	19	3,282,000	4	¹ 582,500	53	5,178,250					38	2,478,750
1941	15	5,545,000	6	¹ 25,000	11	5,319,180	3	282,000			35	81,180
1942	9	1,177,089	1	¹ 42,000	48	6,604,100	2	160,000			42	5,629,011
1943	12	2,175,000	1		50	5,129,155	2	650,000			41	3,604,155
1944	21	3,815,000	3	^{1 2} 125,000	30	3,229,750			\$460,250		12	
1945	39	5,110,000	5	^{1 1} 700,000	13	3,514,000					9	103,000
1946	36	8,475,000	10	¹ 50,000	35	4,535,000			3,890,000		6	
1947	26	5,400,000	2		30	5,122,300					11	22,300
1948	21	3,420,000	5	¹ 775,000	27	4,218,635					19	1,573,635
1949	18	2,255,000	5		32	7,600,000					14	5,345,000
1950	15	3,150,000	4	¹ 200,000	^{1 2 5} 9	9,475,000						6,525,000

¹ Amount of capital stock reductions incident to consolidations

² Preferred capital stock reduction

³ Includes 1 with \$100,000 common capital stock converted into a State bank under Public Law 706

⁴ Includes \$123,000 of preferred capital stock

TABLE NO. 4.—*National banks chartered during the year ended Dec. 31, 1950*

Char- ter No.	Title	Capital stock (common)
ALABAMA		
14638	First National Bank of Childersburg.....	\$50,000
ALASKA		
14651	National Bank of Alaska in Anchorage.....	200,000
CALIFORNIA		
14642	First National Bank of Belmont.....	100,000
14652	Pacific National Bank of Long Beach.....	250,000
	Total (2 banks).....	350,000
CONNECTICUT		
14640	First National Bank of Manchester.....	200,000
FLORIDA		
14639	Peoples National Bank of Miami Shores.....	200,000
ILLINOIS		
14647	National Bank of Chenoa.....	75,000
14649	Park National Bank of Chicago.....	400,000
14650	Union National Bank of Chicago.....	300,000
	Total (3 banks).....	775,000
LOUISIANA		
14645	Bastrop National Bank, Bastrop.....	100,000
MICHIGAN		
14641	Peoples National Bank of Bay City.....	1,000,000
TEXAS		
14643	First National Bank in Alpine.....	100,000
14644	First National Bank in Wheeler.....	50,000
14646	The First National Bank in Seagraves.....	50,000
14648	The First National Bank of Jefferson.....	75,000
	Total (4 banks).....	275,000
	Total United States and possessions (15 banks).....	3,150,000

TABLE NO. 5.—*National banks chartered which were conversions of State banks during the year ended Dec. 31, 1950*

Char- ter No.	Title and location	State	Effective date of charter	Authorized capital	Approx- imate surplus and un- divided profits	Approx- imate assets
14638	First National Bank of Childersburg.	Alabama..	Jan. 3	\$50,000	\$31,994	\$873,928
14641	Peoples National Bank of Bay City..	Michigan..	Feb. 11	1,000,000	1,805,756	30,428,284
14644	First National Bank in Wheeler.....	Texas ----	Apr 12	50,000	65,640	1,521,501
14645	Bastrop National Bank, Bastrop. . .	Louisiana..	July 1	100,000	157,895	5,527,219
14646	The First National Bank in Seagraves.	Texas ----	do ----	50,000	46,391	1,198,343
14651	National Bank of Alaska in Anchor- age-----	Alaska.....	Nov. 1	200,000	499,103	10,808,802
	Total (6 banks)-----	-----	-----	1,450,000	2,605,779	50,358,077

TABLE NO. 6.—*National banks reported in voluntary liquidation during the year ended Dec. 31, 1950, the names of succeeding banks in cases of succession, with date of liquidation and capital stock*

Name and location of bank	Date of liquidation	Capital stock (common)
The First National Bank of Chadron, Nebr. (3823), succeeded by First National Bank of Chadron.	Dec. 31, 1949	\$75,000
The First National Bank of Hinckley, Ill. (11170), absorbed by Hinckley State Bank, Hinckley.	Oct. 17, 1949	25,000
The First National Bank of Amherst, Nebr. (9092)	Jan. 10, 1950	25,000
The Somerset National Bank of Barker, N. Y. (10126), absorbed by Niagara County National Bank and Trust Company, Lockport, N. Y.	Jan. 31, 1950	50,000
The National Bank of Bay City, Mich. ¹ (13622), absorbed by Peoples National Bank of Bay City.	Feb. 14, 1950	400,000
The National Bank of Springdale, Pa. (8320), absorbed by Peoples First National Bank & Trust Company, Pittsburgh, Pa.	May 15, 1950	150,000
Keystone National Bank in Pittsburgh, Pa. (14210), absorbed by The Colonial Trust Company, Pittsburgh.	May 12, 1950	400,000
The First National Bank of Alpine, Tex. (7214), succeeded by First National Bank in Alpine.	Apr. 12, 1950	75,000
The Washington National Bank of Vancouver, Wash. (13137), absorbed by Seattle-First National Bank, Seattle, Wash.	May 28, 1950	100,000
The Orange First National Bank, Orange, N. J. (13834), absorbed by The National State Bank of Newark, N. J.	May 31, 1950	300,000
The Franklin National Bank of Jersey City, N. J. ² (12497), absorbed by The First National Bank of Jersey City.	July 3, 1950	³ 200,000
The First National Bank of Kellogg, Idaho (9566), absorbed by The Idaho First National Bank, Boise, Idaho.	June 17, 1950	50,000
Bank of Woodland National Association, Woodland, Calif. (10878), absorbed by American Trust Company, San Francisco, Calif.	Mar. 25, 1950	200,000
The Thomaston National Bank, Thomaston, Conn. (3964), absorbed by The Colonial Trust Company, Waterbury, Conn.	Aug. 18, 1950	50,000
The Rogers National Bank of Jefferson, Tex. (7129), succeeded by The First National Bank of Jefferson.	Sept. 12, 1950	50,000
The Citizens National Bank of Bentleyville, Pa. (13663), absorbed by Peoples City Bank, McKeesport, Pa.	Sept. 15, 1950	50,000
The Farmers First National Bank of Minooka, Ill. (9208), absorbed by First National Bank of Joliet, Ill.	Sept. 18, 1950	25,000
The Aquidneck National Bank of Newport, R. I. ⁴ (1546), absorbed by Rhode Island Hospital National Bank of Providence, R. I.	Sept. 30, 1950	500,000
The American Exchange National Bank of Virginia, Minn. (11500) absorbed by State Bank of Virginia.	Oct. 12, 1950	100,000
The Fort Edward National Bank, Fort Edward, N. Y. (7630), absorbed by Glens Falls National Bank and Trust Company, Glens Falls, N. Y.	Nov. 2, 1950	75,000
First National Bank in Cecil, Pa. (14094), absorbed by The First National Bank of McDonald, Pa.	Oct. 20, 1950	50,000
The Farmers Deposit National Bank of Pittsburgh, Pa. ⁵ (685), absorbed by Mellon National Bank and Trust Company, Pittsburgh.	Dec. 1, 1950	6,000,000
The Rumford National Bank, Rumford, Maine (6287), absorbed by Casco Bank & Trust Company, Portland, Maine.	Dec. 9, 1950	125,000
The Whittier National Trust and Savings Bank, Whittier, Calif. (7999), absorbed by California Bank, Los Angeles, Calif.	Dec. 16, 1950	300,000
Total (24 banks).....		³ 9,375,000

¹ With 1 branch in Bay City.² With 1 branch in Jersey City.³ Includes \$123,000 of preferred capital stock.⁴ With 1 branch in Newport.⁵ With 1 branch in Pittsburgh.

TABLE NO. 7.—*National and State banks consolidated during the year ended Dec. 31, 1950, under act Nov. 7, 1918, as amended*

	Capital stock	Surplus	Undivided profits	Total assets
Citizens Bank of Monrovia, Calif., with and The United States National Bank of San Diego, Calif. (No. 10391), which had	¹ \$300,000	\$65,000	\$18,156	\$5,846,703
consolidated Feb. 14, 1950, under charter and title of the latter bank (No. 10391). The consolidated bank at date of consolidation had	² 700,000	275,000	29,056	19,098,467
The West Hempstead National Bank, West Hemp- stead, N. Y. (No. 13104), with	³ 1,000,000	340,000	47,737	25,291,014
and The Meadow Brook National Bank of Freeport, N. Y. (No. 7703), which had	100,000	100,000	565,718	9,515,879
consolidated Mar. 17, 1950, under charter and title of the latter bank (No. 7703). The consolidated bank at date of consolidation had	750,000	750,000	272,644	23,407,928
The Peoples State Bank Company of Lisbon, Ohio, with	1,010,000	1,010,000	318,361	32,923,806
and The Farmers National Bank of Salem, Ohio (No. 973), which had	75,000	100,000	69,161	3,370,511
consolidated Apr. 10, 1950, under charter and title of the latter bank (No. 973). The consolidated bank at date of consolidation had	400,000	400,000	154,579	12,819,130
Seacoast Trust Company, Asbury Park, N. J., with and Asbury Park National Bank and Trust Com- pany, Asbury Park, N. J. (No. 13363), which had	500,000	500,000	198,806	16,189,641
consolidated May 26, 1950, under charter and title of the latter bank (No. 13363). The consolidated bank at date of consolidation had	100,000	200,000	84,501	3,725,780
The Central Trust Company, Topeka, Kans., with and The Central National Bank of Topeka, Kans. (No. 3078), which had	450,000	450,000	432,686	17,216,995
consolidated June 30, 1950, under charter of the latter bank (No. 3078) and title "The Central National Bank and Trust Company of Topeka". The consoli- dated bank at date of consolidation had	550,000	700,000	467,187	20,942,775
The East Hartford Trust Company, East Hartford, Conn., with	400,000	200,000	135,924	2,140,118
and Hartford National Bank and Trust Company, Hartford, Conn. (No. 1338), which had	500,000	500,000	248,370	25,747,427
consolidated June 30, 1950, under charter and title of the latter bank (No. 1338). The consolidated bank at date of consolidation had	750,000	750,000	488,783	27,643,789
The Iron Bank, Jackson, Ohio, with	200,000	200,000	177,000	8,114,732
and The First National Bank of Jackson, Ohio (No. 1903), which had	5,150,000	5,150,000	14,248,405	183,421,918
consolidated June 30, 1950, under charter and title of the latter bank (No. 1903). The consolidated bank at date of consolidation had	5,500,000	5,500,000	3,415,405	191,536,650
The Farmers Guaranty Savings Bank, Colebrook, N. H., with	25,000	200,000	52,783	4,312,095
and The Farmers and Traders National Bank of Cole- brook, N. H., (No. 5183), which had	100,000	150,000	84,296	5,453,545
consolidated July 8, 1950, under charter of the latter bank (No. 5183) and title "The Farmers and Traders National and Savings Bank of Colebrook". The consolidated bank at date of consolidation had	200,000	300,000	167,245	9,726,563
The North Side Bank, Evansville, Ind., with	100,000	25,000	61,643	1,548,024
and Old National Bank in Evansville, Ind. (No. 12444), which had	50,000	50,000	43,647	646,985
consolidated Aug. 28, 1950, under charter and title of the latter bank (No. 12444). The consolidated bank at date of consolidation had	150,000	100,000	83,290	2,151,480
First National Bank in Medford, Mass. (No. 12979), with	200,000	250,000	83,028	7,954,243
and Middlesex County National Bank, Everett, Mass. (No. 614), which had	600,000	1,200,000	764,673	52,312,505
consolidated Oct. 13, 1950, under charter and title of the latter bank (No. 614). The consolidated bank at date of consolidation had	1,000,000	1,200,000	897,701	59,984,886
	400,000	400,000	169,079	17,269,986
	1,320,000	1,800,000	1,656,316	67,741,846
	1,520,000	2,500,000	1,545,395	85,011,83

¹ Includes \$156,500 of preferred capital stock.² Includes \$179,000 of preferred capital stock.³ Includes \$335,500 of preferred capital stock.

TABLE NO. 7.—*National and State banks consolidated during the year ended Dec. 31, 1950, under act Nov. 7, 1918, as amended—Continued*

	Capital stock	Surplus	Undivided profits	Total assets
The DuBois National Bank, DuBois, Pa. (No. 7453) with.....	\$200,000	\$400,000	\$164,682	\$7,290,426
and The Deposit National Bank of DuBois, Pa. (No. 5019), which had.....	200,000	300,000	236,313	8,848,845
consolidated Nov. 10, 1950, under charter of the latter bank (No. 5019) and title "DuBois Deposit National Bank". The consolidated bank at date of consolidation had.....	600,000	650,000	250,965	16,139,271
The Shelton Trust Company, Shelton, Conn., with.....	200,000	200,000	192,050	8,769,414
and The First National Bank and Trust Company of Bridgeport, Conn. (No. 335), which had.....	2,000,000	2,250,000	505,402	90,125,664
consolidated Dec. 2, 1950, under charter and title of the latter bank (No. 335). The consolidated bank at date of consolidation had.....	2,000,000	2,250,000	508,544	99,556,824
South Shore Trust Company, Rockville Centre, N. Y. with.....	370,000	900,000	299,681	17,759,238
and The Franklin National Bank of Franklin Square, N. Y. (No. 12997), which had.....	800,000	2,000,000	715,784	60,431,095
consolidated Dec. 15, 1950, under charter and title of the latter bank (No. 12997). The consolidated bank at date of consolidation had.....	1,250,000	3,000,000	925,465	78,194,333
The Union Trust Company of Indianapolis, Ind., with.....	1,133,300	2,316,700	1,674,551	46,469,533
and The Indiana National Bank of Indianapolis, Ind. (No. 984), which had.....	4,000,000	11,000,000	5,525,217	352,575,325
consolidated Dec. 30, 1950, under charter and title of the latter bank (No. 984). The consolidated bank at date of consolidation had.....	6,500,000	15,000,000	4,149,768	391,259,228
The Williston National Bank of Williston Park, N. Y. (No. 13124), with.....	120,000	150,000	100,302	6,162,894
and The Central National Bank of Mineola, N. Y. (No. 13404), which had.....	250,000	250,000	124,115	9,004,065
consolidated Dec. 29, 1950, under charter and title of the latter bank (No. 13404). The consolidated bank at date of consolidation had.....	505,000	300,000	189,417	15,165,959
The Crawfordsville Trust Company, Crawfordsville, Ind., with.....	100,000	150,000	57,259	475,883
and The First National Bank of Crawfordsville, Ind. (No. 571), which had.....	100,000	250,000	140,078	6,641,804
consolidated Dec. 30, 1950, under charter of the latter bank (No. 571) and title "The First National Bank and Trust Company of Crawfordsville". The consolidated bank at date of consolidation had.....	250,000	350,000	215,087	7,135,437

TABLE NO. 8.—*Number of domestic branches of national banks authorized during the year ended Dec. 31, 1950*

Charter No.	Title and location	Branches authorized under act of Feb. 25, 1927, as amended		
		Local	Other than local	Total
ALABAMA				
14569	Birmingham Trust National Bank, Birmingham	1	1	2
ALASKA				
14651	National Bank of Alaska in Anchorage		1	1
ARIZONA				
3728	First National Bank of Arizona, Phoenix.....	1		1
CALIFORNIA				
5927	Citizens National Trust & Savings Bank of Los Angeles		1	1
2491	Security-First National Bank of Los Angeles	1	3	4
3050	The First National Trust and Savings Bank of San Diego	1		1
10391	The United States National Bank of San Diego	1	2	3
9174	The Anglo California National Bank of San Francisco		1	1
13014	Bank of America National Trust and Savings Association, San Francisco		27	27
2158	The First National Bank of San Jose.....	1		1
12640	First National Bank in San Rafael		2	2
13200	The Commercial National Bank of Santa Ana	1		1
CONNECTICUT				
335	The First National Bank and Trust Company of Bridgeport.....	1	1	2
1338	Hartford National Bank and Trust Company, Hartford	1	1	2
720	The Home National Bank and Trust Company of Meriden	1		1
1037	The New London City National Bank, New London		2	2
4	The First-Stamford National Bank and Trust Company, Stamford ..	1		1
DISTRICT OF COLUMBIA				
1069	The National Metropolitan Bank of Washington.....	1		1
GEORGIA				
2338	The First National Bank of Columbus	1		1
4691	The Fourth National Bank of Columbus	1		1
IDAHO				
1668	The Idaho First National Bank, Boise.....		2	2
INDIANA				
12444	Old National Bank in Evansville.....	2		2
14379	The Calumet National Bank of Hammond	1		1
13759	American National Bank at Indianapolis.....	1		1
14519	First National Bank, Kokomo.....	1		1
KENTUCKY				
109	The First National Bank of Louisville.....	2		2
LOUISIANA				
14645	Bastrop National Bank, Bastrop.....	1		1
13648	Commercial National Bank in Shreveport.....	1		1
MAINE				
1528	The York National Bank of Saco.....		1	1
MARYLAND				
13745	Baltimore National Bank, Baltimore.....	1		1

TABLE No. 8.—Number of domestic branches of national banks authorized during the year ended Dec. 31, 1950—Continued

Charter No.	Title and location	Branches authorized under act of Feb. 25, 1927, as amended		
		Local	Other than local	Total
MASSACHUSETTS				
200	The First National Bank of Boston.....	1		1
5155	The National Shawmut Bank of Boston.....	1		1
614	Middlesex County National Bank, Everett.....		1	1
6077	Union National Bank of Lowell.....	1		1
MICHIGAN				
14185	Security National Bank of Battle Creek.....		1	1
14641	Peoples National Bank of Bay City.....	3	1	4
13738	The Manufacturers National Bank of Detroit.....	1		1
13739	Community National Bank of Pontiac.....		1	1
MISSISSIPPI				
10523	First National Bank of Jackson.....	1		1
NEW JERSEY				
13363	Asbury Park National Bank and Trust Company, Asbury Park.....	1		1
8800	The Boardwalk National Bank of Atlantic City.....		1	1
12660	The First National Bank of Bloomingdale.....		1	1
6912	The First National Bank of Butler.....		1	1
374	The First National Bank of Jersey City.....	2		2
1182	Hudson County National Bank, Jersey City.....		1	1
1316	The National Newark and Essex Banking Company of Newark.....	1	2	3
1452	The National State Bank of Newark.....	6	2	8
12978	The First National Bank of Stone Harbor.....		1	1
NEW YORK				
11854	Peninsula National Bank of Cedarhurst.....		1	1
12997	The Franklin National Bank of Franklin Square.....		3	3
7703	The Meadow Brook National Bank of Freeport.....		1	1
7699	Glens Falls National Bank and Trust Company, Glens Falls.....		1	1
639	Niagara County National Bank and Trust Company, Lockport.....		1	1
13074	The National City Bank of Long Beach.....	1		1
13404	The Central National Bank of Mineola.....		1	1
6198	Staten Island National Bank & Trust Company of New York, Port Richmond.....		1	1
11902	Port Washington-Manhasset National Bank, Port Washington.....		1	1
13393	Lincoln National Bank and Trust Company of Syracuse.....		1	1
12574	The Peoples National Bank and Trust Company of White Plains.....		1	1
NORTH CAROLINA				
13761	Security National Bank of Greensboro.....	1		1
10608	The Planters National Bank & Trust Company of Rocky Mount.....	1		1
OHIO				
3639	The Atlas National Bank of Cincinnati.....	2		2
786	The National City Bank of Cleveland.....	1		1
7621	The City National Bank & Trust Company of Columbus.....	1		1
1903	The First National Bank of Jackson.....	1		1
11831	The National City Bank of Marion.....		1	1
973	The Farmers National Bank of Salem.....		1	1
OREGON				
3458	The First National Bank of Eugene.....		1	1
1553	The First National Bank of Portland.....	1		1
PENNSYLVANIA				
5019	DuBois Deposit National Bank, DuBois.....	1		1
12	The First National Bank of Erie.....		1	1
723	Central-Penn National Bank of Philadelphia.....	2		2
6301	Mellon National Bank and Trust Company, Pittsburgh.....	2	1	3
252	Peoples First National Bank & Trust Company, Pittsburgh.....		2	2
13196	Upper Darby National Bank, Upper Darby.....	1		1

TABLE NO. 8.—*Number of domestic branches of national banks authorized during the year ended Dec. 31, 1950—Continued*

Charter No.	Title and location	Branches authorized under act of Feb. 25, 1927, as amended		
		Local	Other than local	Total
RHODE ISLAND				
1302	The Providence National Bank, Providence.....	1	2	3
13901	Rhode Island Hospital National Bank of Providence		2	2
SOUTH CAROLINA				
14425	The Citizens and Southern National Bank of South Carolina, Charles- ton.....		1	1
13720	The First National Bank of South Carolina of Columbia		1	1
14211	The Commercial National Bank of Spartanburg.....		3	3
SOUTH DAKOTA				
12881	The National Bank of South Dakota, Sioux Falls.....	1		1
TENNESSEE				
13539	The Hamilton National Bank of Knoxville.....	1		1
2049	Park National Bank of Knoxville.....	1		1
336	The First National Bank of Memphis.....	2		2
13349	Union Planters National Bank & Trust Company of Memphis.....	1		1
UTAH				
2597	First Security Bank of Utah, National Association, Ogden.....		1	1
VIRGINIA				
1522	The Lynchburg National Bank and Trust Company, Lynchburg.....	1		1
WASHINGTON				
4375	The National Bank of Commerce of Seattle.....		3	3
11280	Seattle-First National Bank, Seattle.....	1	2	3
3417	National Bank of Washington, Tacoma.....	1		1
Total (90 banks).....		67	92	159

TABLE NO. 9.—*Number and class of branches of national banks closed during the year ended Dec. 31, 1950*

Charter No.	Title and location	Manner of closing	Branches closed			Total
			Branches under act Feb. 25, 1927, as amended		State bank branches in operation Feb. 25, 1927, which were converted or consolidated	
			Additional offices which became branches Feb. 25, 1927	Branches authorized since Feb. 25, 1927		
MICHIGAN						
14185	Security National Bank of Battle Creek.	Board of directors.		1		1
13622	The National Bank of Bay City.	Shareholders.....		1		1
NEW JERSEY						
12397	The Franklin National Bank of Jersey City.	do.....		1		1
1452	The National State Bank of Newark.	Board of directors.		1		1
OHIO						
4318	Central National Bank of Cleveland.	do.....		1		1
PENNSYLVANIA						
685	The Farmers Deposit National Bank of Pittsburgh.	Shareholders.....		1		1
RHODE ISLAND						
1546	The Aquidneck National Bank of Newport.	do.....		1		1
VIRGINIA						
11817	The Colonial-American National Bank of Roanoke.	Board of directors.		1		1
Total (8 banks).....		.....		8		8

TABLE No. 10.—Principal items of assets and liabilities of national banks, by size of banks, according to deposits, Dec. 31, 1919 and 1950

[In thousands of dollars]

	Number of banks	Loans and securities				Cash, balances with other banks, including reserve with Federal Reserve Banks	Real estate assets	Total assets	Capital stock	Surplus, profits and reserves	Deposits		
		Total	Loans and discounts, including rediscounts and overdrafts	U. S Government obligations—direct and guaranteed	Other bonds and securities						Total	Demand	Time
1949													
Banks with deposits of—													
\$500,000 and under.....	42	12,397	6,131	5,258	1,008	7,442	122	19,970	1,272	1,310	17,357	14,941	2,416
\$500,001 to \$750,000.....	132	70,882	30,656	33,949	6,277	23,988	631	95,561	4,638	5,873	84,834	63,284	21,550
\$750,001 to \$1,000,000.....	184	133,683	52,886	70,493	10,589	45,825	1,288	180,863	7,480	10,384	162,706	118,329	44,377
\$1,000,001 to \$2,000,000.....	935	1,176,783	447,080	631,764	97,919	373,364	10,292	1,561,620	47,583	88,567	1,422,703	1,002,189	426,514
\$2,000,001 to \$5,000,000.....	1,804	4,915,540	1,701,490	2,715,774	495,276	1,419,696	42,685	6,383,976	153,271	325,806	5,891,947	3,996,133	1,895,814
\$5,000,001 to \$10,000,000.....	915	5,387,374	1,758,944	3,085,048	593,352	1,494,135	50,961	6,940,172	143,506	330,724	6,444,515	4,296,152	2,148,363
\$10,000,001 to \$25,000,000.....	572	7,211,350	2,207,027	4,285,079	719,244	2,015,693	79,742	9,323,691	190,945	401,798	8,692,942	5,812,576	2,880,366
\$25,000,001 to \$50,000,000.....	188	5,133,071	1,603,057	3,048,218	481,796	1,592,832	39,155	6,802,880	129,008	263,638	6,376,148	4,601,145	1,775,003
\$50,000,001 to \$100,000,000.....	94	5,319,970	1,714,652	3,173,961	431,354	1,787,022	63,446	7,105,960	139,840	278,509	6,734,538	5,220,187	1,514,351
\$100,000,001 to \$500,000,000.....	99	15,366,008	5,606,063	8,697,677	1,062,268	5,488,010	192,357	21,105,225	389,284	865,693	19,699,375	16,373,960	3,325,415
\$500,000,001 and over.....	16	23,409,020	8,797,807	12,573,299	2,038,114	6,796,951	30,629	30,629,261	709,513	1,445,699	27,817,253	21,794,356	6,022,897
Total.....	4,981	68,136,043	23,928,293	38,270,523	5,937,227	21,044,958	663,397	90,239,179	1,916,340	4,018,001	83,344,318	63,293,252	20,051,066
1950													
Banks with deposits of—													
\$500,000 and under.....	40	12,089	6,298	4,698	1,093	6,375	108	18,586	1,198	1,201	16,151	14,261	1,890
\$500,001 to \$750,000.....	115	59,921	26,202	28,618	5,101	22,809	424	53,224	3,998	5,727	73,370	56,977	16,693
\$750,001 to \$1,000,000.....	181	129,002	53,022	65,518	10,462	47,568	1,253	177,976	7,322	11,087	159,257	116,211	43,046
\$1,000,001 to \$2,000,000.....	864	1,077,187	423,670	562,403	91,108	367,004	9,219	1,438,380	43,544	87,315	1,314,630	949,475	365,155
\$2,000,001 to \$5,000,000.....	1,945	4,805,491	1,722,141	2,538,397	491,933	1,460,011	44,542	6,349,527	150,597	336,346	5,824,444	4,031,919	1,789,525
\$5,000,001 to \$10,000,000.....	945	5,484,027	1,920,878	4,090,596	643,112	1,600,574	52,595	7,147,231	147,112	346,298	6,680,817	4,526,458	2,104,359
\$10,000,001 to \$25,000,000.....	604	7,474,918	2,559,911	5,090,593	824,411	2,172,979	79,205	9,746,338	197,550	424,730	9,080,855	6,248,133	2,832,422
\$25,000,001 to \$50,000,000.....	207	3,639,394	2,014,702	3,096,293	598,590	1,810,636	66,219	7,540,113	141,995	304,394	7,052,984	5,186,612	1,866,072
\$50,000,001 to \$100,000,000.....	97	5,347,484	2,034,048	3,815,631	497,735	1,949,792	67,089	7,384,867	135,295	278,879	6,922,298	5,526,885	1,395,413
\$100,000,001 to \$500,000,000.....	108	16,511,099	7,339,045	9,912,731	1,250,273	1,777,983	209,603	23,150,837	434,678	910,197	21,622,358	18,173,177	3,450,181
\$500,000,001 and over.....	18	25,739,291	11,127,307	11,726,588	2,905,216	8,002,955	708,542	34,217,994	748,412	1,621,165	30,831,768	24,500,008	6,331,070
Total.....	4,965	72,300,103	29,277,450	35,691,560	7,331,063	23,813,435	708,542	97,240,093	2,001,650	4,327,339	89,529,632	69,332,926	20,196,706

TABLE NO. 11.—*Number of national banks in United States and possessions with surplus fund equal to or exceeding common capital stock, and the number with surplus fund less than common capital stock 1942 to 1950*

	Number of banks	Banks with surplus equal to or exceeding common capital stock		Banks with surplus less than common capital stock	
		Number	Percent	Number	Percent
June 30, 1942.....	5,107	2,115	41 41	2,992	58 59
Dec. 31, 1942.....	5,087	2,205	43 35	2,882	56 65
June 30, 1943.....	5,066	2,275	44 91	2,791	55 09
Dec. 31, 1943.....	5,046	2,434	48 24	2,612	51 76
June 30, 1944.....	5,042	2,576	51 09	2,466	48 91
Dec. 30, 1944.....	5,031	2,749	54 64	2,282	45 36
June 30, 1945.....	5,021	2,946	58 67	2,075	41 33
Dec. 31, 1945.....	5,023	3,180	63 31	1,843	36 69
June 29, 1946.....	5,018	3,318	66 12	1,700	33 88
Dec. 31, 1946.....	5,013	3,531	70 44	1,482	29 56
June 30, 1947.....	5,018	3,637	72 48	1,381	27 52
Dec. 31, 1947.....	5,011	3,773	75 29	1,238	24 71
June 30, 1948.....	5,004	3,820	76 34	1,184	23 66
Dec. 31, 1948.....	4,997	3,963	79 31	1,034	20 69
June 30, 1949.....	4,993	4,003	80 17	990	19 83
Dec. 31, 1949.....	4,981	4,132	82 96	849	17 04
June 30, 1950.....	4,977	4,148	83 34	829	16 66
Dec. 30, 1950.....	4,965	4,236	85 32	729	14 68

TABLE NO. 12.—*Dates of reports of condition of national banks, 1914 to 1950*

[For dates of previous calls see report for 1920, vol. 2, table No. 42, p. 150]

Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1914	13		4			30			12	31		31
1915			4		1	23			2		10	31
1916			7		1	30			12		17	27
1917			5		1	20			11		20	31
1918			4		10	29		31			1	31
1919			4		12	30			12		17	31
1920		28			4	30			8		15	29
1921		21		28		30			6			31
1922			10		5	30			15			29
1923				3		30			14			31
1924			31			30				10		31
1925				6		30			28			31
1926				12		30						31
1927			23			30				10		31
1928		28				30				3		31
1929			27			29				4		31
1930			27			30			24			31
1931			25			30			29			31
1932						30			30			31
1933						30				25		30
1934			5			30				17		31
1935			4			29					1	31
1936			4			30						31
1937			31			30						31
1938			7			30			28			31
1939			29			30				2		30
1940			26			29						31
1941				4		30			24			31
1942				4		30						31
1943						30				18		31
1944				13		30						30
1945			20			30						31
1946						29			30			31
1947						30				6		31
1948				12		30						31
1949				11		30					1	31
1950				24		30				4		30

NOTES

Act of Feb. 25, 1863, provided for reports of condition on the first of each quarter, before commencement of business.

Act of June 3, 1864—First Monday of January, April, July, and October, before commencement of business, on form prescribed by Comptroller (in addition to reports on first Tuesday of each month showing condition at commencement of business in respect to certain items, i. e., loans, specie, deposits, and circulation).

Act of Mar. 3, 1869, not less than 5 reports per year, on form prescribed by Comptroller, at close of business on any past date by him specified.

Act of Dec. 28, 1922, minimum number of calls reduced from 5 to 3 per year.

Act of Feb. 25, 1927, authorized a vice president or an assistant cashier designated by the board of directors to verify reports of condition in absence of president and cashier.

Act of June 16, 1933, requires each national bank to furnish and publish not less than 3 reports each year of affiliates other than member banks, as of dates identical with those for which the Comptroller shall during such year require reports of condition of the bank. The report of each affiliate shall contain such information as in the judgment of the Comptroller shall be necessary to disclose fully the relations between the affiliate and the bank and to enable the Comptroller to inform himself as to the effect of such relations upon the affairs of the bank.

Sec. 21 (a) of the Banking Act of 1933 provided, in part, that after June 16, 1934, it would be unlawful for any private bank not under State supervision to continue the transaction of business unless it submitted to periodic examination by the Comptroller of the Currency or the Federal Reserve bank of the district, and made and published periodic reports of condition the same as required of national banks under section 5211, U. S. R. S. Sec. 21 (a) of the Banking Act of 1933, however, was amended by section 303 of the Banking Act of 1935, approved Aug. 23, 1935, under the provisions of which private banks are no longer required to submit to examination by the Comptroller or Federal Reserve bank, nor are they required to make to the Comptroller and publish periodic reports of condition. (Five calls for reports of condition of private banks were made by the Comptroller, the first one for June 30, 1934, and the last one for June 29, 1935.)

TABLE NO. 13

**ASSETS AND LIABILITIES OF NATIONAL BANKS ON
APRIL 24, JUNE 30, OCTOBER 4, AND DECEMBER 30, 1950
BY STATES AND TERRITORIES**

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950

ALABAMA

[In thousands of dollars]

	Apr 24, 1950	June 30, 1950	Oct 4, 1950	Dec 30, 1950
	70 banks	70 banks	70 banks	70 banks
ASSETS				
Loans and discounts (including overdrafts).....	283,130	290,980	317,515	329,132
U. S. Government securities, direct obligations.....	353,440	338,984	332,680	341,483
Obligations guaranteed by U. S. Government.....		13	2	2
Obligations of States and political subdivisions.....	73,793	76,302	77,526	76,646
Other bonds, notes, and debentures.....	16,069	17,255	16,738	16,251
Corporate stocks, including stock of Federal Reserve bank.....	1,448	1,457	1,460	1,498
Reserve with Federal Reserve bank.....	107,408	111,578	110,429	115,537
Currency and coin.....	21,113	15,220	19,296	20,182
Balances with other banks, and cash items in process of collection.....	85,261	101,452	107,345	135,750
Bank premises owned, furniture and fixtures.....	6,976	6,921	7,032	6,942
Real estate owned other than bank premises.....	162	159	70	350
Investments and other assets indirectly representing bank premises or other real estate.....	654	644	603	601
Customers' liability on acceptances outstanding.....	1,039	872	1,770	1,684
Income earned or accrued but not collected.....	1,582	1,838	1,315	1,676
Other assets.....	1,214	1,050	1,377	1,293
Total assets.....	954,189	964,725	995,158	1,049,036
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	521,088	537,436	561,342	585,344
Time deposits of individuals, partnerships, and corporations.....	196,696	196,439	192,499	190,417
Postal savings deposits.....	10	10	10	10
Deposits of U. S. Government.....	18,304	19,953	16,510	18,862
Deposits of States and political subdivisions.....	85,058	78,537	73,568	90,638
Deposits of banks.....	56,917	54,869	67,033	78,219
Other deposits (certified and cashiers' checks, etc.).....	4,287	5,150	7,461	8,508
Total deposits.....	882,580	892,894	918,426	972,088
Demand deposits.....	682,580	693,313	723,242	778,023
Time deposits.....	199,380	199,081	195,184	194,066
Bills payable, rediscounts, and other liabilities for borrowed money.....			550	
Mortgages or other liens on bank premises and other real estate.....	150	150	150	150
Acceptances executed by or for account of reporting banks and outstanding.....	1,299	1,090	2,417	2,471
Income collected but not earned.....	1,987	2,105	2,431	2,423
Expenses accrued and unpaid.....	2,493	2,476	2,932	3,315
Other liabilities.....	278	556	387	684
Total liabilities.....	888,567	898,771	927,293	981,131
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	20,565	20,565	20,565	21,000
Surplus.....	27,833	28,003	28,033	29,540
Undivided profits.....	13,289	13,335	15,119	13,221
Reserves.....	3,935	4,051	4,148	4,054
Total capital accounts.....	65,622	65,954	67,865	67,905
Total liabilities and capital accounts.....	954,189	964,725	995,158	1,049,036
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	132,052	134,646	137,727	139,056

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

ALASKA

[In thousands of dollars]

	Apr. 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	4 banks	4 banks	4 banks	5 banks
ASSETS				
Loans and discounts (including overdrafts).....	8,110	9,016	9,416	12,874
U. S. Government securities, direct obligations.....	17,901	17,919	19,795	26,242
Obligations guaranteed by U. S. Government.....	339	361	356	842
Obligations of States and political subdivisions.....	133	136	136	128
Other bonds, notes, and debentures.....	8,662	11,090	10,355	10,579
Reserve with approved national banking associations.....	3,717	1,753	3,607	4,055
Currency and coin.....				
Balances with other banks, and cash items in process of collection.....	1,014	1,167	1,003	1,730
Bank premises owned, furniture and fixtures.....	168	179	175	271
Real estate owned other than bank premises.....	27	26	25	7
Other assets.....	18	160	418	58
Total assets.....	40,089	41,807	45,286	56,786
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	19,718	21,084	24,817	28,226
Time deposits of individuals, partnerships, and corporations.....	7,356	7,575	7,746	10,072
Postal savings deposits.....	5	5	5	5
Deposits of U. S. Government.....	7,191	7,492	7,850	10,688
Deposits of States and political subdivisions.....	3,033	2,834	2,119	3,761
Deposits of banks.....	297	144	122	207
Other deposits (certified and cashiers' checks, etc.).....	369	416	266	833
<i>Total deposits.....</i>	<i>37,969</i>	<i>39,550</i>	<i>42,925</i>	<i>53,792</i>
<i>Demand deposits.....</i>	<i>26,535</i>	<i>27,892</i>	<i>31,393</i>	<i>37,101</i>
<i>Time deposits.....</i>	<i>11,434</i>	<i>11,658</i>	<i>11,532</i>	<i>16,691</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....				
Expenses accrued and unpaid.....				53
Other liabilities.....	1	1	21	2
Total liabilities.....	37,970	39,551	42,946	53,847
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	525	525	525	725
Surplus.....	885	885	885	1,200
Undivided profits.....	433	540	664	624
Reserves.....	276	306	266	390
Total capital accounts.....	2,119	2,256	2,340	2,939
Total liabilities and capital accounts.....	40,089	41,807	45,286	56,786
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	10,456	10,411	10,651	13,789

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

ARIZONA

[In thousands of dollars]

	Apr. 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	3 banks	3 banks	3 banks	3 banks
ASSETS				
Loans and discounts (including overdrafts).....	134,724	143,431	160,497	168,934
U. S. Government securities, direct obligations.....	116,187	109,978	77,892	103,861
Obligations guaranteed by U. S. Government.....		28	926	931
Obligations of States and political subdivisions.....	11,095	11,200	11,599	11,744
Other bonds, notes, and debentures.....	9,835	9,613	9,974	9,681
Corporate stocks, including stock of Federal Reserve bank.....	361	395	396	396
Reserve with Federal Reserve bank.....	31,386	26,669	28,937	30,831
Currency and coin.....	6,471	6,085	6,779	7,020
Balances with other banks, and cash items in process of collection.....	20,500	23,573	22,945	32,855
Bank premises owned, furniture and fixtures.....	3,393	3,406	3,850	4,149
Real estate owned other than bank premises.....	211	681	659	616
Income earned or accrued but not collected.....	883	1,114	1,095	1,147
Other assets.....	731	813	610	708
Total assets.....	335,777	336,986	326,159	372,874
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	200,234	197,932	196,202	231,500
Time deposits of individuals, partnerships, and corporations.....	72,779	72,394	69,167	71,730
Postal savings deposits.....	5	5	5	5
Deposits of U. S. Government.....	5,515	6,966	4,074	4,311
Deposits of States and political subdivisions.....	28,052	31,000	25,637	28,966
Deposits of banks.....	3,733	3,376	4,262	6,827
Other deposits (certified and cashiers' checks, etc.).....	4,397	4,121	4,186	6,681
<i>Total deposits.....</i>	<i>314,715</i>	<i>315,794</i>	<i>305,653</i>	<i>350,020</i>
<i>Demand deposits.....</i>	<i>241,581</i>	<i>243,070</i>	<i>234,111</i>	<i>278,180</i>
<i>Time deposits.....</i>	<i>73,334</i>	<i>72,724</i>	<i>69,422</i>	<i>71,860</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....				
Income collected but not earned.....	2,702	2,761	3,283	3,128
Expenses accrued and unpaid.....	1,328	975	1,247	1,367
Other liabilities.....	46	118	158	139
Total liabilities.....	318,791	319,648	308,221	354,654
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	700	700	700	700
Common stock.....	5,325	5,325	5,325	5,325
<i>Total capital stock.....</i>	<i>6,025</i>	<i>6,025</i>	<i>6,025</i>	<i>6,025</i>
Surplus.....	7,155	7,170	7,170	7,670
Undivided profits.....	2,827	3,134	3,739	3,516
Reserves and retirement account for preferred stock.....	979	1,009	1,004	1,009
Total capital accounts.....	16,986	17,338	17,938	18,220
Total liabilities and capital accounts.....	335,777	336,986	326,159	372,874
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	62,073	62,766	58,998	62,799

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

ARKANSAS

[In thousands of dollars]

	Apr. 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	52 banks	52 banks	52 banks	52 banks
ASSETS				
Loans and discounts (including overdrafts)	99,727	105,373	113,690	113,498
U. S. Government securities, direct obligations	167,197	165,804	151,851	171,917
Obligations guaranteed by U. S. Government				
Obligations of States and political subdivisions	34,705	35,634	36,065	37,225
Other bonds, notes, and debentures	6,144	6,168	6,467	7,047
Corporate stocks, including stock of Federal Reserve bank	629	644	677	701
Reserve with Federal Reserve bank	46,928	45,484	45,726	51,146
Currency and coin	7,549	6,842	6,937	7,184
Balances with other banks, and cash items in process of collection	57,055	61,274	62,106	90,486
Bank premises owned, furniture and fixtures	2,201	2,238	2,276	2,202
Real estate owned other than bank premises	48	2	1	0
Investments and other assets indirectly representing bank premises or other real estate	30	30	30	30
Customers' liability on acceptances outstanding			1	1
Income earned or accrued but not collected	257	340	211	310
Other assets	145	148	185	190
Total assets	422,615	430,041	426,323	481,946
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	255,622	254,489	255,148	291,595
Time deposits of individuals, partnerships, and corporations	58,614	58,850	57,228	57,503
Postal savings deposits	24	24	24	29
Deposits of U. S. Government	4,611	5,190	4,154	6,269
Deposits of States and political subdivisions	32,114	39,164	37,886	35,607
Deposits of banks	38,642	38,098	36,405	54,807
Other deposits (certified and cashiers' checks, etc.)	2,140	2,533	2,651	3,500
Total deposits	391,767	398,348	393,496	449,310
Demand deposits	532,686	538,917	535,705	590,878
Time deposits	69,081	69,431	67,791	68,432
Bills payable, rediscounts, and other liabilities for borrowed money			247	
Acceptances executed by or for account of reporting banks and outstanding			1	1
Income collected but not earned	970	907	1,044	830
Expenses accrued and unpaid	685	672	677	454
Other liabilities	7	217	18	250
Total liabilities	393,429	400,144	395,483	450,845
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock	150	150	150	150
Common stock	8,830	9,580	9,580	9,630
Total capital stock	8,980	9,730	9,730	9,780
Surplus	11,259	11,929	12,129	13,085
Undivided profits	7,628	6,913	7,634	6,820
Reserves and retirement account for preferred stock	1,319	1,325	1,347	1,416
Total capital accounts	29,186	29,897	30,840	31,101
Total liabilities and capital accounts	422,615	430,041	426,323	481,946
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes	18,759	19,203	19,394	20,505

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1960—Continued

CALIFORNIA

[In thousands of dollars]

	Apr. 24, 1960	June 30, 1960	Oct. 4, 1960	Dec. 30, 1960
	94 banks	94 banks	94 banks	93 banks
ASSETS				
Loans and discounts (including overdrafts).....	3,804,640	3,859,940	4,195,864	4,464,816
U. S. Government securities, direct obligations.....	3,998,283	4,030,088	3,821,060	3,772,582
Obligations guaranteed by U. S. Government.....		141	643	643
Obligations of States and political subdivisions.....	473,270	486,985	516,632	583,440
Other bonds, notes, and debentures.....	194,469	208,984	263,009	269,679
Corporate stocks, including stock of Federal Reserve bank.....	15,374	17,307	23,063	23,528
Reserve with Federal Reserve bank.....	1,079,158	1,072,100	1,159,575	1,154,185
Currency and coin.....	84,047	80,630	80,880	85,511
Balances with other banks, and cash items in process of collection.....	562,370	767,622	709,955	825,572
Bank premises owned, furniture and fixtures.....	76,281	74,967	78,048	78,826
Real estate owned other than bank premises.....	1,531	1,700	1,420	1,115
Investments and other assets indirectly representing bank premises or other real estate.....	25,967	26,257	25,995	25,993
Customers' liability on acceptances outstanding.....	8,889	9,508	19,058	14,316
Income earned or accrued but not collected.....	25,574	31,125	26,553	32,937
Other assets.....	6,809	5,992	10,501	7,918
Total assets.....	10,356,662	10,673,346	10,932,256	11,341,061
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	4,383,860	4,442,450	4,780,140	4,924,995
Time deposits of individuals, partnerships, and corporations.....	3,784,001	3,814,720	3,733,982	3,751,733
Postal savings deposits.....	236	238	235	235
Deposits of U. S. Government.....	185,249	211,562	155,262	156,143
Deposits of States and political subdivisions.....	755,990	828,159	778,160	941,641
Deposits of banks.....	307,073	330,208	375,210	381,213
Other deposits (certified and cashiers' checks, etc.).....	182,510	186,910	192,588	273,754
Total deposits.....	9,599,009	9,814,247	10,015,577	10,429,714
Demand deposits.....	5,431,176	5,604,265	5,877,570	6,248,441
Time deposits.....	4,167,833	4,209,982	4,138,007	4,181,273
Bills payable, rediscounts, and other liabilities for borrowed money.....	2,500		3,050	
Acceptances executed by or for account of reporting banks and outstanding.....	10,749	11,513	22,822	18,526
Income collected but not earned.....	30,570	31,017	37,725	31,267
Expenses accrued and unpaid.....	57,225	46,679	61,215	68,845
Other liabilities.....	89,125	108,350	125,904	126,384
Total liabilities.....	9,789,178	10,011,806	10,266,293	10,674,736
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	821	821	761	761
Common stock.....	215,298	237,442	237,502	237,577
Total capital stock.....	216,119	238,263	238,263	238,338
Surplus.....	209,050	259,392	259,519	266,778
Undivided profits.....	117,906	139,757	142,202	147,854
Reserves and retirement account for preferred stock.....	24,409	24,128	25,979	13,355
Total capital accounts.....	567,484	661,540	665,963	666,325
Total liabilities and capital accounts.....	10,356,662	10,673,346	10,932,256	11,341,061
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	1,456,181	1,387,925	1,433,197	1,488,348

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

COLORADO

[In thousands of dollars]

	Apr. 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	77 banks	77 banks	77 banks	77 banks
ASSETS				
Loans and discounts (including overdrafts).....	210,852	207,488	228,025	255,166
U. S. Government securities, direct obligations.....	413,685	407,008	423,502	396,429
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	24,376	23,308	24,494	26,437
Other bonds, notes, and debentures.....	14,680	14,527	14,528	14,387
Corporate stocks, including stock of Federal Reserve bank.....	1,124	1,128	1,134	1,214
Reserve with Federal Reserve bank.....	106,042	114,335	114,525	124,509
Currency and coin.....	11,723	10,548	11,645	12,162
Balances with other banks, and cash items in process of collection.....	106,187	113,972	127,512	133,503
Bank premises owned, furniture and fixtures.....	2,656	2,496	2,567	2,522
Real estate owned other than bank premises.....	32	30	17	16
Income earned or accrued but not collected.....	1,561	1,506	1,253	1,303
Other assets.....	483	410	640	366
Total assets.....	893,401	896,756	949,842	968,014
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	536,489	539,515	583,421	602,043
Time deposits of individuals, partnerships, and corporations.....	164,292	162,375	161,782	160,200
Postal savings deposits.....				
Deposits of U. S. Government.....	16,197	19,385	15,618	17,022
Deposits of States and political subdivisions.....	47,309	46,563	45,284	44,254
Deposits of banks.....	63,507	62,779	76,088	74,693
Other deposits (certified and cashiers' checks, etc.).....	6,996	7,779	8,055	9,175
<i>Total deposits.....</i>	<i>834,790</i>	<i>838,596</i>	<i>890,248</i>	<i>907,387</i>
<i>Demand deposits.....</i>	<i>669,952</i>	<i>674,998</i>	<i>727,420</i>	<i>746,716</i>
<i>Time deposits.....</i>	<i>164,838</i>	<i>163,598</i>	<i>162,828</i>	<i>161,672</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,070			
Income collected but not earned.....	610	663	733	690
Expenses accrued and unpaid.....	2,003	2,302	2,225	2,709
Other liabilities.....	73	85	71	97
Total liabilities.....	838,546	841,446	893,277	910,883
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	14,505	14,515	14,515	14,665
Surplus.....	22,884	23,165	23,266	26,211
Undivided profits.....	13,443	13,578	14,627	12,456
Reserves.....	4,023	4,052	4,157	3,799
Total capital accounts.....	54,855	55,310	56,565	57,131
Total liabilities and capital accounts.....	893,401	896,756	949,842	968,014
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	87,795	88,677	90,186	93,049

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

CONNECTICUT

[In thousands of dollars]

	Apr. 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	48 banks	48 banks	47 banks	47 banks
ASSETS				
Loans and discounts (including overdrafts).....	183,855	197,976	214,237	228,553
U. S. Government securities, direct obligations.....	335,523	334,878	328,102	337,075
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	61,217	63,295	68,994	69,704
Other bonds, notes, and debentures.....	18,924	19,433	19,230	20,184
Corporate stocks, including stock of Federal Reserve bank.....	1,377	1,378	1,396	1,402
Reserve with Federal Reserve bank.....	65,562	58,265	71,941	81,344
Currency and coin.....	18,105	13,186	19,284	17,831
Balances with other banks, and cash items in process of collection.....	78,873	78,954	90,657	128,567
Bank premises owned, furniture and fixtures.....	8,515	8,676	8,818	8,940
Real estate owned other than bank premises.....	285	311	309	377
Investments and other assets indirectly representing bank premises or other real estate.....	3	5	66	62
Customers' liability on acceptances outstanding.....	115	125	119	140
Income earned or accrued but not collected.....	845	868	786	986
Other assets.....	462	371	659	435
Total assets.....	773,661	777,733	824,610	896,612
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	457,202	455,503	499,178	561,518
Time deposits of individuals, partnerships, and corporations.....	166,838	168,599	167,342	170,062
Postal savings deposits.....	15	15	15	20
Deposits of U. S. Government.....	21,784	26,861	21,760	24,796
Deposits of States and political subdivisions.....	24,938	29,014	31,737	27,341
Deposits of banks.....	18,286	17,251	20,220	21,507
Other deposits (certified and cashiers' checks, etc.).....	21,795	16,675	19,220	24,830
Total deposits.....	710,858	718,918	759,472	830,074
Demand deposits.....	542,417	548,758	590,083	658,209
Time deposits.....	168,441	170,160	169,389	171,865
Bills payable, rediscounts, and other liabilities for borrowed money.....	825	300	300	-----
Acceptances executed by or for account of reporting banks and outstanding.....	115	125	119	140
Income collected but not earned.....	1,327	1,507	1,777	1,740
Expenses accrued and unpaid.....	1,807	2,040	2,345	2,685
Other liabilities.....	256	712	443	1,064
Total liabilities.....	715,188	718,602	764,456	835,733
CAPITAL ACCOUNTS				
Capital stock, common stock.....	21,161	21,511	21,521	21,521
Surplus.....	23,380	23,807	23,893	24,430
Undivided profits.....	11,153	11,013	11,816	10,993
Reserves.....	2,779	2,800	2,924	2,935
Total capital accounts.....	58,473	59,131	60,154	59,879
Total liabilities and capital accounts.....	773,661	777,733	824,610	895,612
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	70,573	69,056	69,701	70,832

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1950—Continued*

DELAWARE

[In thousands of dollars]

	Apr 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	13 banks	13 banks	13 banks	13 banks
ASSETS				
Loans and discounts (including overdrafts).....	13,879	14,312	14,958	15,061
U. S. Government securities, direct obligations.....	18,335	17,464	18,123	19,451
Obligations guaranteed by U. S. Government.....	1,355	1,532	1,523	1,489
Obligations of States and political subdivisions.....	1,369	1,402	1,381	1,369
Other bonds, notes, and debentures.....	144	144	144	144
Corporate stocks, including stock of Federal Reserve bank.....	3,631	4,073	4,590	4,368
Reserve with Federal Reserve bank.....	1,178	754	1,062	922
Currency and coin.....	2,156	2,585	3,110	3,255
Balances with other banks, and cash items in process of collection.....	517	527	565	547
Bank premises owned, furniture and fixtures.....	2	1	5	5
Real estate owned other than bank premises.....		7		
Investments and other assets indirectly representing bank premises or other real estate.....	1	4	2	5
Income earned or accrued but not collected.....	50	55	26	29
Other assets.....				
Total assets	42,617	42,860	45,489	46,646
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	21,392	21,460	22,605	23,036
Time deposits of individuals, partnerships, and corporations.....	13,087	13,151	12,936	12,751
Postal savings deposits.....	489	547	501	708
Deposits of U. S. Government.....	1,094	896	2,391	2,614
Deposits of States and political subdivisions.....	341	439	432	670
Deposits of banks.....	371	537	707	923
Other deposits (certified and cashiers' checks, etc.).....	36,774	37,030	39,572	40,708
<i>Total deposits</i>	<i>23,625</i>	<i>23,817</i>	<i>26,674</i>	<i>27,889</i>
<i>Demand deposits</i>	<i>13,149</i>	<i>13,213</i>	<i>12,998</i>	<i>12,815</i>
<i>Time deposits</i>				
Bills payable, rediscounts, and other liabilities for borrowed money.....				50
Income collected but not earned.....	4	2	5	8
Expenses accrued and unpaid.....		1	2	1
Other liabilities.....	1	36	1	50
Total liabilities	36,779	37,069	39,580	40,811
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	1,710	1,710	1,710	1,710
Surplus.....	3,093	3,099	3,100	3,206
Undivided profits.....	964	906	1,025	840
Reserves.....	71	76	74	79
Total capital accounts	5,838	5,791	5,909	5,835
Total liabilities and capital accounts	42,617	42,860	45,489	46,646
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	1,846	1,806	1,650	1,925

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

DISTRICT OF COLUMBIA

[In thousands of dollars]

	Apr. 24, 1950	June 30, 1950	Oct. 4, 1950	Dec 30, 1950
	9 banks	9 banks	9 banks	9 banks
ASSETS				
Loans and discounts (including overdrafts).....	159,939	164,754	176,906	183,547
U. S. Government securities, direct obligations.....	342,460	341,991	329,999	348,876
Obligations guaranteed by U. S. Government.....	1,619	1,625	3,495	4,025
Obligations of States and political subdivisions.....	22,015	23,938	26,972	25,141
Other bonds, notes, and debentures.....				
Corporate stocks, including stock of Federal Reserve bank.....	845	845	960	968
Reserve with Federal Reserve bank.....	100,652	100,773	102,413	106,631
Currency and coin.....	13,401	10,291	13,436	12,905
Balances with other banks, and cash items in process of collection.....	52,212	57,328	59,012	66,467
Bank premises owned, furniture and fixtures.....	7,282	7,305	7,362	7,452
Real estate owned other than bank premises.....	93	84	87	288
Customers' liability on acceptances outstanding.....		76		32
Income earned or accrued but not collected.....	451	505	336	423
Other assets.....	532	417	677	678
Total assets.....	701,501	709,932	721,355	757,433
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	483,659	492,426	490,280	523,115
Time deposits of individuals, partnerships, and corporations.....	103,378	102,621	101,096	100,192
Postal savings deposits.....	1,025	1,025	1,025	1,025
Deposits of U. S. Government.....	15,130	19,488	17,861	17,298
Deposits of States and political subdivisions.....	125	122	131	178
Deposits of banks.....	43,577	41,825	53,363	53,102
Other deposits (certified and cashiers' checks, etc.).....	14,816	12,362	14,304	18,726
<i>Total deposits.....</i>	<i>661,710</i>	<i>669,869</i>	<i>678,060</i>	<i>715,636</i>
<i>Demand deposits.....</i>	<i>556,507</i>	<i>565,223</i>	<i>574,939</i>	<i>611,419</i>
<i>Time deposits.....</i>	<i>105,403</i>	<i>104,646</i>	<i>103,121</i>	<i>103,217</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	200			
Acceptances executed by or for account of reporting banks and outstanding.....		76		32
Income collected but not earned.....	494	536	600	537
Expenses accrued and unpaid.....	1,422	1,749	1,989	2,248
Other liabilities.....	762	330	533	848
Total liabilities.....	664,588	672,560	681,182	717,301
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	11,400	11,400	12,450	12,450
Surplus.....	16,750	16,850	19,550	19,800
Undivided profits.....	7,452	8,018	6,832	6,753
Reserves.....	1,311	1,104	1,341	1,129
Total capital accounts.....	36,913	37,372	40,173	40,132
Total liabilities and capital accounts.....	701,501	709,932	721,355	757,433
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	43,960	47,410	50,016	43,389

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1960—Continued

FLORIDA

[In thousands of dollars]

	Apr 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	62 banks	62 banks	62 banks	62 banks
ASSETS				
Loans and discounts (including overdrafts).....	250,212	261,126	279,751	317,872
U. S. Government securities, direct obligations.....	710,880	674,221	611,579	629,876
Obligations guaranteed by U. S. Government.....	66,293	67,718	70,369	72,939
Obligations of States and political subdivisions.....	12,078	12,771	13,285	15,169
Other bonds, notes, and debentures.....	1,972	1,983	2,008	2,024
Corporate stocks, including stock of Federal Reserve bank.....	153,916	142,433	135,254	145,757
Reserve with Federal Reserve bank.....	24,172	19,013	23,132	24,069
Currency and coin.....	176,900	185,732	156,965	230,991
Balances with other banks, and cash items in process of collection.....	13,850	13,892	14,095	13,919
Bank premises owned, furniture and fixtures.....	113	107	101	229
Real estate owned other than bank premises.....	106	106	106	269
Investments and other assets indirectly representing bank premises or other real estate.....	7	7	11	237
Customers' liability on acceptances outstanding.....	2,819	2,904	2,038	2,825
Income earned or accrued but not collected.....	1,302	1,273	1,767	2,186
Other assets.....				
Total assets.....	1,414,680	1,388,286	1,310,481	1,458,362
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	824,098	798,368	784,714	828,100
Times deposits of individuals, partnerships, and corporations.....	205,519	205,429	202,220	205,478
Postal savings deposits.....	61	61	61	66
Deposits of U. S. Government.....	21,323	22,492	15,978	17,327
Deposits of States and political subdivisions.....	135,177	122,623	98,763	148,874
Deposits of banks.....	126,251	127,438	96,649	146,692
Other deposits (certified and cashiers' checks, etc.).....	11,569	15,034	13,071	16,379
Total deposits.....	1,323,998	1,291,445	1,211,456	1,362,916
Demand deposits.....	1,118,789	1,079,988	1,003,903	1,152,408
Time deposits.....	210,209	211,457	207,553	210,508
Bills payable, rediscounts, and other liabilities for borrowed money.....			3,500	
Acceptances executed by or for account of reporting banks and outstanding.....	7	7	11	237
Income collected but not earned.....	2,121	2,299	2,741	2,665
Expenses accrued and unpaid.....	3,800	3,624	4,564	3,750
Other liabilities.....	275	588	277	783
Total liabilities.....	1,330,201	1,297,963	1,222,549	1,370,351
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	28,475	28,475	28,525	28,525
Surplus.....	37,180	37,736	38,259	39,871
Undivided profits.....	12,378	12,597	14,406	12,756
Reserves.....	6,446	6,515	6,742	6,859
Total capital accounts.....	84,479	85,323	87,932	88,011
Total liabilities and capital accounts.....	1,414,680	1,383,286	1,310,481	1,458,362
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	295,702	290,294	286,203	318,013

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued***GEORGIA**

[In thousands of dollars]

	Apr. 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	51 banks	51 banks	51 banks	51 banks
ASSETS				
Loans and discounts (including overdrafts).....	349,415	366,512	393,746	421,882
U. S. Government securities, direct obligations.....	307,274	280,560	275,806	270,987
Obligations guaranteed by U. S. Government.....	42,172	45,305	52,026	49,162
Obligations of States and political subdivisions.....	18,704	18,985	19,523	17,965
Other bonds, notes, and debentures.....	1,425	1,443	1,450	1,514
Corporate stocks, including stock of Federal Reserve bank.....	117,344	110,888	117,180	127,849
Reserve with Federal Reserve bank.....	15,111	11,479	14,826	15,006
Currency and coin.....	107,971	134,202	127,814	168,156
Balances with other banks, and cash items in process of collection.....	8,438	8,813	9,606	9,924
Bank premises owned, furniture and fixtures.....	432	376	475	468
Real estate owned other than bank premises.....				
Investments and other assets indirectly representing bank premises or other real estate.....			2	
Customers' liability on acceptances outstanding.....	18	39		
Income earned or accrued but not collected.....	1,607	1,589	1,339	1,616
Other assets.....	946	724	803	514
Total assets.....	970,857	980,915	1,014,596	1,085,043
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	541,779	542,207	570,641	600,577
Time deposits of individuals, partnerships, and corporations.....	157,264	157,141	152,550	150,438
Postal savings deposits.....	430	430	330	230
Deposits of U. S. Government.....	21,872	24,218	19,815	21,613
Deposits of States and political subdivisions.....	60,501	67,985	55,237	68,867
Deposits of banks.....	119,717	116,341	142,737	163,447
Other deposits (certified and cashiers' checks, etc.).....	3,181	5,034	4,508	10,933
Total deposits.....	904,832	918,956	945,818	1,016,105
<i>Demand deposits.....</i>	<i>748,658</i>	<i>753,018</i>	<i>789,668</i>	<i>868,415</i>
<i>Time deposits.....</i>	<i>161,182</i>	<i>160,938</i>	<i>156,150</i>	<i>155,692</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....		100		
Acceptances executed by or for account of reporting banks and outstanding.....	18	39		
Income collected but not earned.....	3,618	3,783	4,325	4,120
Expenses accrued and unpaid.....	2,608	2,481	2,964	3,157
Other liabilities.....	118	847	114	813
Total liabilities.....	911,196	921,206	953,221	1,024,195
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	19,423	19,423	19,423	19,423
Surplus.....	23,790	24,412	24,412	26,896
Undivided profits.....	9,496	8,819	10,456	6,877
Reserves.....	6,952	7,055	7,084	7,652
Total capital accounts.....	59,661	59,709	61,375	60,848
Total liabilities and capital accounts.....	970,857	980,915	1,014,596	1,085,043
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	127,534	128,844	122,555	121,648

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

THE TERRITORY OF HAWAII

[In thousands of dollars]

	Apr 24, 1950	June 30, 1950	Oct 4, 1950	Dec 30, 1950
	1 bank	1 bank	1 bank	1 bank
ASSETS				
Loans and discounts (including overdrafts).....	69,709	71,307	73,464	79,699
U. S. Government securities, direct obligations.....	83,677	82,599	75,547	76,201
Obligations guaranteed by U. S. Government.....	4,113	5,943	7,220	7,729
Obligations of States and political subdivisions.....	2,780	2,731	2,672	2,672
Other bonds, notes, and debentures.....				1
Corporate stocks.....				
Reserve with approved national banking associations.....	13,668	15,110	13,684	13,780
Currency and coin.....	12,032	11,755	10,797	13,240
Balances with other banks, and cash items in process of collection.....	6,953	6,308	5,966	6,549
Bank premises owned, furniture and fixtures.....	2,345	2,320	2,347	2,340
Real estate owned other than bank premises.....	57	47	47	38
Customers' liability on acceptances outstanding.....	10	14	44	19
Income earned or accrued but not collected.....	574	536	516	470
Other assets.....	243	421	378	586
Total assets.....	196,161	199,091	192,682	203,324
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	49,712	47,475	50,939	53,559
Time deposits of individuals, partnerships, and corporations.....	93,999	94,169	91,077	90,957
Postal savings deposits.....	10	10	10	10
Deposits of U. S. Government.....	24,777	25,696	23,196	24,202
Deposits of States and political subdivisions.....	11,225	15,414	10,650	17,693
Deposits of banks.....	1,512	1,433	1,263	2,020
Other deposits (certified and cashiers' checks, etc.).....	1,736	2,076	2,003	1,862
<i>Total deposits.....</i>	<i>182,971</i>	<i>186,273</i>	<i>179,138</i>	<i>190,303</i>
<i>Demand deposits.....</i>	<i>87,254</i>	<i>90,077</i>	<i>86,386</i>	<i>96,605</i>
<i>Time deposits.....</i>	<i>95,717</i>	<i>96,196</i>	<i>92,752</i>	<i>93,698</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....				
Acceptances executed by or for account of reporting banks and outstanding.....	10	14	44	19
Income collected but not earned.....	43	52	57	80
Expenses accrued and unpaid.....	406	512	485	728
Other liabilities.....	259	20	113	20
Total liabilities.....	183,689	186,871	179,837	191,150
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	4,000	4,000	4,000	4,000
Surplus.....	4,000	5,000	5,000	5,000
Undivided profits.....	2,296	895	1,519	999
Reserves.....	2,176	2,325	2,326	2,175
Total capital accounts.....	12,472	12,220	12,845	12,174
Total liabilities and capital accounts.....	196,161	199,091	192,682	203,324
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	74,670	79,012	74,687	77,953

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

IDAHO

[In thousands of dollars]

	Apr. 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	14 banks	13 banks	13 banks	13 banks
ASSETS				
Loans and discounts (including overdrafts).....	111,596	106,725	125,519	128,175
U. S. Government securities, direct obligations.....	154,315	150,803	142,353	143,075
Obligations guaranteed by U. S. Government.....		8	8	8
Obligations of States and political subdivisions.....	5,735	5,704	6,644	7,430
Other bonds, notes, and debentures.....	831	831	691	691
Corporate stocks, including stock of Federal Reserve bank.....	398	398	402	403
Reserve with Federal Reserve bank.....	28,800	30,376	33,232	33,965
Currency and coin.....	4,722	4,921	4,212	4,741
Balances with other banks, and cash items in process of collection.....	20,730	19,343	22,990	29,226
Bank premises owned, furniture and fixtures.....	2,658	2,751	2,821	2,944
Real estate owned other than bank premises.....	25	25	25	36
Investments and other assets indirectly representing bank premises or other real estate.....	46			
Income earned or accrued but not collected.....	14	23	6	18
Other assets.....	298	206	395	159
Total assets.....	330,256	322,114	339,298	350,871
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	184,341	176,244	199,166	201,836
Time deposits of individuals, partnerships, and corporations.....	76,743	75,498	74,531	74,520
Postal savings deposits.....	11	11	1,011	1,011
Deposits of U. S. Government.....	4,744	6,162	4,943	5,626
Deposits of States and political subdivisions.....	41,178	40,872	34,105	41,482
Deposits of banks.....	3,400	2,669	3,873	4,220
Other deposits (certified and cashiers' checks, etc.).....	2,235	2,359	2,680	2,747
Total deposits.....	312,652	303,815	320,309	331,442
Demand deposits.....	235,204	227,612	244,073	255,168
Time deposits.....	77,448	76,203	76,236	76,274
Bills payable, rediscounts, and other liabilities for borrowed money.....				
Income collected but not earned.....	526	544	594	520
Expenses accrued and unpaid.....	623	930	906	1,254
Other liabilities.....	91	103	93	180
Total liabilities.....	313,892	305,392	321,902	333,396
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	5	5	5	5
Common stock.....	6,700	6,650	6,650	6,800
Total capital stock.....	6,705	6,655	6,655	6,805
Surplus.....	6,500	6,742	6,742	6,965
Undivided profits.....	2,539	2,735	3,425	3,083
Reserves and retirement account for preferred stock.....	500	500	574	622
Total capital accounts.....	16,364	16,722	17,396	17,475
Total liabilities and capital accounts.....	330,256	322,114	339,298	350,871
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	76,753	77,526	76,813	76,855

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

ILLINOIS

[In thousands of dollars]

	Apr 24, 1950	June 30, 1950	Oct 4, 1950	Dec. 30, 1950
	382 banks	382 banks	383 banks	384 banks
ASSETS				
Loans and discounts (including overdrafts)	2,002,482	2,048,838	2,294,517	2,579,152
U S Government securities, direct obligations	4,407,049	{ 4,522,012	4,343,062	4,291,088
Obligations guaranteed by U S Government				
Obligations of States and political subdivisions	405,624	402,397	397,245	411,548
Other bonds, notes, and debentures	211,918	216,045	235,509	254,419
Corporate stocks, including stock of Federal Reserve bank	14,341	14,523	14,638	14,903
Reserve with Federal Reserve bank	1,250,048	1,246,653	1,326,577	1,381,494
Currency and coin	83,198	75,668	87,052	83,806
Balances with other banks, and cash items in process of collection	658,874	776,120	801,712	1,087,160
Bank premises owned, furniture and fixtures	32,190	32,209	32,580	33,108
Real estate owned other than bank premises	176	148	218	258
Investments and other assets indirectly representing bank premises or other real estate	724	706	718	693
Customers' liability on acceptances outstanding	4,285	3,163	6,597	5,510
Income earned or accrued but not collected	20,062	20,009	17,878	19,748
Other assets	6,595	5,472	12,347	6,154
Total assets	9,097,566	9,364,030	9,570,656	10,169,114
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	4,819,808	4,868,408	5,023,836	5,538,694
Time deposits of individuals, partnerships, and corporations	1,963,501	1,975,329	1,934,299	1,970,984
Postal savings deposits	75	75	75	81
Deposits of U S Government	219,967	262,435	201,944	213,551
Deposits of States and political subdivisions	440,087	578,740	583,428	499,431
Deposits of banks	951,692	959,426	1,086,430	1,179,623
Other deposits (certified and cashiers' checks, etc)	60,802	74,349	72,917	92,719
Total deposits	8,455,932	8,718,762	8,902,929	9,495,113
Demand deposits	6,383,496	6,635,207	6,865,823	7,417,857
Time deposits	2,072,436	2,083,555	2,037,106	2,077,256
Bills payable, rediscounts, and other liabilities for borrowed money	1,500	—	1,800	—
Acceptances executed by or for account of reporting banks and outstanding	4,703	3,495	7,538	6,121
Income collected but not earned	11,007	11,158	13,217	12,837
Expenses accrued and unpaid	27,133	22,156	28,633	28,081
Other liabilities	6,593	7,484	6,689	8,560
Total liabilities	8,506,868	8,763,055	8,960,806	9,550,712
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock	1,534	1,534	1,534	1,534
Class B preferred stock	15	15	15	15
Common stock	208,318	208,868	210,343	212,318
Total capital stock	209,867	210,417	211,892	213,867
Surplus	263,068	268,955	270,673	279,364
Undivided profits	65,314	99,476	75,910	73,424
Reserves and retirement account for preferred stock	52,449	52,127	51,375	51,747
Total capital accounts	590,698	600,975	609,850	618,402
Total liabilities and capital accounts	9,097,566	9,364,030	9,570,656	10,169,114
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes	846,955	903,805	859,929	881,595

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

INDIANA

[In thousands of dollars]

	Apr. 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	125 banks	125 banks	125 banks	125 banks
ASSETS				
Loans and discounts (including overdrafts).....	355,809	378,004	412,454	435,558
U. S. Government securities, direct obligations.....	881,223	874,909	855,392	893,993
Obligations guaranteed by U. S. Government.....		22	22	22
Obligations of States and political subdivisions.....	72,490	72,456	74,268	75,031
Other bonds, notes, and debentures.....	34,947	35,817	36,557	37,215
Corporate stocks, including stock of Federal Reserve bank.....	2,172	2,194	2,218	2,483
Reserve with Federal Reserve bank.....	180,896	184,856	182,048	189,462
Currency and coin.....	34,440	30,984	35,195	36,409
Balances with other banks, and cash items in process of collection.....	166,662	189,406	183,690	270,201
Bank premises owned, furniture and fixtures.....	10,271	10,348	11,275	11,769
Real estate owned other than bank premises.....	33	43	37	46
Investments and other assets indirectly representing bank premises or other real estate.....	91	89	8	6
Customers' liability on acceptances outstanding.....	13	13	25	12
Income earned or accrued but not collected.....	3,108	2,829	2,453	2,813
Other assets.....	1,094	1,068	1,136	1,230
Total assets.....	1,743,249	1,783,038	1,796,778	1,956,250
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	865,183	889,444	924,605	1,019,612
Time deposits of individuals, partnerships, and corporations.....	425,202	424,547	423,158	433,692
Postal savings deposits.....	335	331	331	341
Deposits of U. S. Government.....	37,278	44,288	36,597	40,428
Deposits of States and political subdivisions.....	194,247	203,869	176,956	191,270
Deposits of banks.....	94,542	86,670	97,216	118,348
Other deposits (certified and cashiers' checks, etc.).....	19,423	25,713	25,206	34,456
Total deposits.....	1,636,210	1,674,842	1,684,069	1,838,147
Demand deposits.....	1,207,417	1,246,760	1,257,559	1,400,968
Time deposits.....	428,793	428,082	426,710	437,179
Bills payable, rediscounts, and other liabilities for borrowed money.....		100		
Acceptances executed by or for account of reporting banks and outstanding.....	13	13	25	12
Income collected but not earned.....	2,449	2,647	3,054	3,014
Expenses accrued and unpaid.....	2,792	3,057	3,143	3,739
Other liabilities.....	431	855	538	1,035
Total liabilities.....	1,641,895	1,681,514	1,690,829	1,845,947
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	55	55	55	55
Common stock.....	29,035	29,035	29,435	32,060
Total capital stock.....	29,090	29,090	29,490	32,115
Surplus.....	42,857	43,786	44,551	51,088
Undivided profits.....	24,369	23,490	26,822	21,686
Reserves and retirement account for preferred stock.....	5,038	5,158	5,086	5,414
Total capital accounts.....	101,354	101,524	105,949	110,303
Total liabilities and capital accounts.....	1,743,249	1,783,038	1,796,778	1,956,250
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	87,529	86,718	86,737	91,043

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

IOWA

[In thousands of dollars]

	Apr. 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	97 banks	97 banks	97 banks	97 banks
ASSETS				
Loans and discounts (including overdrafts).....	205,105	211,277	203,614	226,495
U. S. Government securities, direct obligations.....	312,861	307,580	316,054	302,387
Obligations guaranteed by U. S. Government.....	65,830	64,349	68,415	68,004
Obligations of States and political subdivisions.....	17,801	17,573	19,032	19,092
Other bonds, notes, and debendures.....	992	997	1,015	1,025
Corporate stocks, including stock of Federal Reserve bank.....	82,615	88,856	89,475	93,217
Reserve with Federal Reserve bank.....	12,750	11,670	11,546	11,863
Currency and coin.....	96,758	94,190	111,153	134,941
Balances with other banks, and cash items in process of collection.....	3,430	3,400	3,609	3,547
Bank premises owned, furniture and fixtures.....	38	23	23	22
Real estate owned other than bank premises.....	1,276	1,261	1,261	1,236
Investments and other assets indirectly representing bank premises or other real estate.....	1	2	2	2
Customers' liability on acceptances outstanding.....	1,073	1,080	984	1,101
Income earned or accrued but not collected.....	439	330	385	522
Other assets.....	800,969	802,586	826,568	863,452
Total assets.....	800,969	802,586	826,568	863,452
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	394,935	404,869	421,303	434,387
Time deposits of individuals, partnerships, and corporations.....	147,706	147,833	144,878	143,994
Postal savings deposits.....	51	51	51	51
Deposits of U. S. Government.....	23,278	23,548	19,022	20,922
Deposits of States and political subdivisions.....	93,417	86,118	82,866	81,598
Deposits of banks.....	88,886	86,747	102,053	120,447
Other deposits (certified and cashiers' checks, etc.).....	4,288	4,833	5,720	11,788
<i>Total deposits.....</i>	<i>752,661</i>	<i>755,999</i>	<i>775,893</i>	<i>815,187</i>
<i>Demand deposits.....</i>	<i>602,094</i>	<i>605,408</i>	<i>628,275</i>	<i>666,459</i>
<i>Time deposits.....</i>	<i>150,467</i>	<i>150,591</i>	<i>147,620</i>	<i>146,748</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	125			
Acceptances executed by or for account of reporting banks and outstanding.....	1		2	
Income collected but not earned.....	676	750	817	763
Expenses accrued and unpaid.....	820	814	968	995
Other liabilities.....	21	53	11	186
Total liabilities.....	754,204	755,616	777,691	815,131
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	13,353	13,678	13,728	13,728
Surplus.....	19,722	20,120	20,129	21,080
Undivided profits.....	10,924	10,415	12,077	10,720
Reserves.....	2,766	2,757	2,943	2,793
Total capital accounts.....	46,765	46,970	48,877	48,321
Total liabilities and capital accounts.....	800,969	802,586	826,568	863,452
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	57,389	53,269	54,701	52,632

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

KANSAS

[In thousands of dollars]

	Apr. 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	174 banks	174 banks	174 banks	174 banks
ASSETS				
Loans and discounts (including overdrafts)	252,936	217,978	249,247	272,295
U. S. Government securities, direct obligations	361,830	390,129	357,730	352,662
Obligations guaranteed by U. S. Government		96	96	104
Obligations of States and political subdivisions	56,786	61,674	62,877	63,488
Other bonds, notes, and debentures	21,525	22,793	28,188	26,767
Corporate stocks, including stock of Federal Reserve bank	1,154	1,175	1,197	1,412
Reserve with Federal Reserve bank	108,421	117,149	111,726	116,831
Currency and coin	11,283	9,773	9,813	10,477
Balances with other banks, and cash items in process of collection	105,150	127,950	119,739	151,733
Bank premises owned, furniture and fixtures	3,976	4,107	4,266	4,432
Real estate owned other than bank premises	51	51	56	52
Investments and other assets indirectly representing bank premises or other real estate	132	127	186	93
Income earned or accrued but not collected	980	848	787	923
Other assets	775	539	571	883
Total assets	924,999	954,389	946,479	1,002,152
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	553,258	562,484	584,672	596,804
Time deposits of individuals, partnerships, and corporations	79,860	80,571	80,572	80,005
Postal savings deposits	36	36	36	41
Deposits of U. S. Government	18,290	18,867	15,817	15,499
Deposits of States and political subdivisions	141,298	147,449	125,150	153,631
Deposits of banks	69,416	80,599	72,092	86,353
Other deposits (certified and cashiers' checks, etc.)	7,085	7,127	8,244	9,830
<i>Total deposits</i>	<i>869,243</i>	<i>897,133</i>	<i>886,583</i>	<i>942,163</i>
<i>Demand deposits</i>	<i>786,729</i>	<i>814,001</i>	<i>803,060</i>	<i>859,546</i>
<i>Time deposits</i>	<i>82,514</i>	<i>83,132</i>	<i>83,523</i>	<i>82,617</i>
Bills payable, rediscounts, and other liabilities for borrowed money	200	245	25	-----
Mortgages or other liens on bank premises and other real estate	3	3	3	3
Income collected but not earned	799	868	983	916
Expenses accrued and unpaid	1,490	1,544	1,794	1,758
Other liabilities	145	276	85	243
Total liabilities	871,880	900,069	889,473	945,083
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock	20	-----	-----	-----
Common stock	18,700	18,995	19,145	19,670
<i>Total capital stock</i>	<i>18,720</i>	<i>18,995</i>	<i>19,145</i>	<i>19,670</i>
Surplus	19,576	20,676	20,787	22,095
Undivided profits	13,447	13,173	15,651	13,833
Reserves and retirement account for preferred stock	1,376	1,476	1,423	1,471
Total capital accounts	53,119	54,320	57,006	57,069
Total liabilities and capital accounts	924,999	954,389	946,479	1,002,152
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes	161,553	163,987	158,407	160,161

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

KENTUCKY

[In thousands of dollars]

	Apr. 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	92 banks	92 banks	92 banks	92 banks
ASSETS				
Loans and discounts (including overdrafts).....	163,312	172,759	188,426	199,491
U. S. Government securities, direct obligations.....	295,140	277,327	256,263	268,813
Obligations guaranteed by U. S. Government.....		4	4	4
Obligations of States and political subdivisions.....	20,867	20,890	22,301	22,561
Other bonds, notes, and debentures.....	14,743	14,328	13,898	14,728
Corporate stocks, including stock of Federal Reserve bank.....	1,097	1,074	1,086	1,096
Reserve with Federal Reserve bank.....	66,448	66,348	69,461	70,282
Currency and coin.....	12,869	10,935	12,642	13,852
Balances with other banks, and cash items in process of collection.....	70,629	66,554	69,895	102,460
Bank premises owned, furniture and fixtures.....	4,531	4,588	4,707	4,873
Real estate owned other than bank premises.....	1	1	1	7
Investments and other assets indirectly representing bank premises or other real estate.....	16	41	41	41
Income earned or accrued but not collected.....	824	858	666	878
Other assets.....	354	311	329	279
Total assets.....	650,831	636,018	639,720	699,365
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	413,321	401,756	408,252	447,042
Time deposits of individuals, partnerships, and corporations.....	108,990	109,012	106,964	105,470
Postal savings deposits.....	16	16	16	16
Deposits of U. S. Government.....	8,521	9,490	7,424	9,925
Deposits of States and political subdivisions.....	32,661	32,173	32,037	35,939
Deposits of banks.....	32,702	30,449	29,511	46,670
Other deposits (certified and cashiers' checks, etc.).....	4,735	5,687	5,305	5,399
<i>Total deposits.....</i>	<i>600,946</i>	<i>588,583</i>	<i>589,509</i>	<i>650,461</i>
<i>Demand deposits.....</i>	<i>491,190</i>	<i>478,963</i>	<i>482,012</i>	<i>543,765</i>
<i>Time deposits.....</i>	<i>109,756</i>	<i>109,620</i>	<i>107,497</i>	<i>106,696</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	2,900	160	1,080	200
Income collected but not earned.....	804	888	1,043	976
Expenses accrued and unpaid.....	930	977	1,146	1,069
Other liabilities.....	280	525	450	614
Total liabilities.....	605,860	591,133	593,228	653,320
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	14,300	14,300	14,300	14,375
Surplus.....	21,344	21,729	21,929	22,318
Undivided profits.....	7,955	7,390	8,783	8,031
Reserves.....	1,372	1,466	1,480	1,321
Total capital accounts.....	44,971	44,885	46,492	46,045
Total liabilities and capital accounts.....	650,831	636,018	639,720	699,365
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	53,632	49,227	49,191	49,877

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

LOUISIANA

[In thousands of dollars]

	Apr. 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	35 banks	35 banks	36 banks	36 banks
ASSETS				
Loans and discounts (including overdrafts).....	257,043	272,891	309,101	331,320
U. S. Government securities, direct obligations.....	581,550	565,350	527,889	531,002
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	66,948	70,168	73,009	77,626
Other bonds, notes, and debentures.....	7,282	7,807	9,101	8,638
Corporate stocks, including stock of Federal Reserve bank.....	1,974	1,974	2,009	2,039
Reserve with Federal Reserve bank.....	161,969	155,074	141,452	172,047
Currency and coin.....	16,953	13,562	17,113	16,462
Balances with other banks, and cash items in process of collection.....	137,748	140,815	150,152	181,240
Bank premises owned, furniture and fixtures.....	10,471	10,298	10,595	10,498
Real estate owned other than bank premises.....	424	377	368	308
Investments and other assets indirectly representing bank premises or other real estate.....	97	89	575	570
Customers' liability on acceptances outstanding.....	3,839	3,837	7,191	4,000
Income earned or accrued but not collected.....	2,824	3,202	2,165	3,115
Other assets.....	2,188	1,585	1,960	1,886
Total assets.....	1,251,310	1,247,029	1,252,680	1,340,751
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	645,232	635,779	643,316	686,270
Time deposits of individuals, partnerships, and corporations.....	191,176	190,566	184,690	184,405
Postal savings deposits.....	59	59	59	59
Deposits of U. S. Government.....	16,374	20,112	16,763	17,120
Deposits of States and political subdivisions.....	163,171	175,111	166,562	168,530
Deposits of banks.....	149,318	138,821	148,907	194,915
Other deposits (certified and cashiers' checks, etc.).....	12,481	11,512	9,893	12,103
Total deposits.....	1,177,811	1,171,960	1,170,190	1,263,402
Demand deposits.....	983,277	978,580	982,716	1,077,165
Time deposits.....	194,534	193,600	187,474	186,237
Bills payable, rediscounts, and other liabilities for borrowed money.....		100	200	
Acceptances executed by or for account of reporting banks and outstanding.....	5,033	4,763	9,942	4,890
Income collected but not earned.....	1,291	1,372	1,531	1,361
Expenses accrued and unpaid.....	2,991	3,847	3,402	3,753
Other liabilities.....	256	533	241	849
Total liabilities.....	1,187,382	1,182,575	1,185,506	1,274,264
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	50	50		
Common stock.....	18,088	18,588	19,263	19,288
Total capital stock.....	18,138	18,638	19,263	19,288
Surplus.....	29,732	29,835	29,701	34,006
Undivided profits.....	15,112	14,885	17,382	12,221
Reserves and retirement account for preferred stock.....	946	1,096	828	972
Total capital accounts.....	63,928	64,454	67,174	66,487
Total liabilities and capital accounts.....	1,251,310	1,247,029	1,252,680	1,340,751
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	269,874	265,542	275,021	254,823

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1950—Continued*

MAINE

[In thousands of dollars]

	Apr. 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	33 banks	33 banks	33 banks	32 banks
ASSETS				
Loans and discounts (including overdrafts)	72, 566	72, 141	76, 315	77, 204
U. S. Government securities, direct obligations	102, 875	103, 805	99, 904	91, 035
Obligations guaranteed by U. S. Government				
Obligations of States and political subdivisions	8, 178	9, 156	10, 367	9, 273
Other bonds, notes, and debentures	8, 978	11, 149	11, 569	11, 829
Corporate stocks, including stock of Federal Reserve bank	629	629	630	631
Reserve with Federal Reserve bank	18, 392	21, 334	21, 031	21, 099
Currency and coin	5, 370	5, 024	6, 332	5, 498
Balances with other banks, and cash items in process of collection	20, 737	18, 983	21, 661	22, 764
Bank premises owned, furniture and fixtures	1, 024	1, 005	1, 034	1, 063
Real estate owned other than bank premises	105	105	115	130
Investments and other assets indirectly representing bank premises or other real estate	278	272	281	273
Income earned or accrued but not collected	217	237	178	236
Other assets	419	224	213	244
Total assets	239, 768	244, 082	249, 641	241, 290
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	109, 125	114, 142	118, 113	115, 042
Time deposits of individuals, partnerships, and corporations	86, 067	84, 950	83, 838	78, 728
Postal savings deposits	6	6	6	6
Deposits of U. S. Government	4, 540	5, 378	3, 979	5, 412
Deposits of States and political subdivisions	6, 298	7, 678	9, 971	8, 070
Deposits of banks	6, 719	5, 421	5, 917	5, 903
Other deposits (certified and cashiers' checks, etc.)	1, 108	1, 514	2, 258	2, 968
<i>Total deposits</i>	<i>215, 863</i>	<i>219, 089</i>	<i>224, 082</i>	<i>216, 129</i>
<i>Demand deposits</i>	<i>127, 467</i>	<i>133, 830</i>	<i>140, 063</i>	<i>137, 229</i>
<i>Time deposits</i>	<i>86, 396</i>	<i>85, 259</i>	<i>84, 019</i>	<i>78, 900</i>
Bills payable, rediscounts, and other liabilities for borrowed money	1, 200	100	100	-----
Income collected but not earned	410	432	477	443
Expenses accrued and unpaid	389	330	350	442
Other liabilities	216	423	276	384
Total liabilities	216, 078	220, 374	225, 285	217, 398
CAPITAL ACCOUNTS				
Capital stock—Common stock	8, 415	9, 215	9, 215	9, 090
Surplus	9, 720	8, 974	9, 009	9, 239
Undivided profits	4, 736	4, 596	5, 188	4, 545
Reserves	819	923	944	1, 018
Total capital accounts	23, 690	23, 708	24, 356	23, 892
Total liabilities and capital accounts	239, 768	244, 082	249, 641	241, 290
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes	15, 761	14, 938	14, 746	15, 752

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

MARYLAND

[In thousands of dollars]

	Apr 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	61 banks	61 banks	61 banks	61 banks
ASSETS				
Loans and discounts (including overdrafts)	136,908	145,981	167,334	174,224
U. S. Government securities, direct obligations	406,438	402,621	384,943	376,863
Obligations guaranteed by U. S. Government		10	8	8
Obligations of States and political subdivisions	15,170	16,044	18,016	18,390
Other bonds, notes, and debentures	17,052	16,176	17,839	17,194
Corporate stocks, including stock of Federal Reserve bank	1,229	1,230	1,232	1,251
Reserve with Federal Reserve bank	84,030	88,525	88,931	90,474
Currency and coin	12,583	9,916	14,016	12,935
Balances with other banks, and cash items in process of collection	65,535	75,091	89,223	98,466
Bank premises owned, furniture and fixtures	5,027	4,997	5,102	5,174
Real estate owned other than bank premises	134	122	96	71
Investments and other assets indirectly representing bank premises or other real estate	500	500	510	519
Customers' liability on acceptances outstanding	304	320	349	558
Income earned or accrued but not collected	1,657	1,121	1,322	1,045
Other assets	748	856	1,119	895
Total assets	747,315	764,410	790,040	798,067
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	382,799	396,274	411,871	424,772
Time deposits of individuals, partnerships, and corporations	166,268	165,308	163,959	162,095
Postal savings deposits	5	5	5	5
Deposits of U. S. Government	23,675	25,261	18,601	23,114
Deposits of States and political subdivisions	58,305	57,941	64,747	56,769
Deposits of banks	54,535	57,932	71,567	69,080
Other deposits (certified and cashiers' checks, etc.)	5,822	2,553	2,331	4,547
Total deposits	691,409	705,274	733,081	740,382
Demand deposits	519,297	534,991	564,664	574,072
Time deposits	172,112	170,343	168,417	166,310
Bills payable, rediscounts, and other liabilities for borrowed money	150	3,000	---	100
Acceptances executed by or for account of reporting banks and outstanding	304	320	349	558
Income collected but not earned	348	370	467	485
Expenses accrued and unpaid	648	747	710	766
Other liabilities	39	465	44	682
Total liabilities	692,898	710,176	734,651	742,973
CAPITAL ACCOUNTS				
Capital stock: Common stock	14,645	14,645	14,645	14,820
Surplus	26,268	26,372	26,477	27,268
Undivided profits	9,725	9,374	10,280	9,350
Reserves	3,779	3,843	3,987	3,676
Total capital accounts	54,417	54,234	55,389	55,094
Total liabilities and capital accounts	747,315	764,410	790,040	798,067
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes	122,497	120,537	120,274	117,736

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1950—Continued*

MASSACHUSETTS

(In thousands of dollars)

	Apr 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	118 banks	118 banks	118 banks	116 banks
ASSETS				
Loans and discounts (including overdrafts)	847, 178	915, 275	1, 025, 758	1, 126, 524
U. S. Government securities, direct obligations	1, 407, 586	{ 1, 328, 487	1, 246, 210	1, 213, 157
Obligations guaranteed by U. S. Government				
Obligations of States and political subdivisions	90, 477	129, 332	140, 475	118, 071
Other bonds, notes, and debentures	55, 931	57, 434	65, 337	70, 767
Corporate stocks, including stock of Federal Reserve bank	6, 086	6, 111	6, 126	6, 127
Reserve with Federal Reserve bank	372, 393	366, 429	391, 405	417, 629
Currency and coin	48, 794	34, 916	49, 107	43, 087
Balances with other banks, and cash items in process of collection	245, 584	230, 349	252, 930	335, 041
Bank premises owned, furniture and fixtures	24, 632	24, 756	25, 010	25, 643
Real estate owned other than bank premises	165	25	16	28
Investments and other assets indirectly representing bank premises or other real estate	336	331	328	358
Customers' liability on acceptances outstanding	13, 249	17, 554	24, 912	22, 082
Income earned or accrued but not collected	8, 434	7, 177	6, 004	6, 958
Other assets	11, 191	9, 835	2, 772	5, 349
Total assets	3, 141, 036	3, 128, 055	3, 236, 615	3, 391, 046
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	1, 813, 036	1, 800, 143	1, 892, 369	1, 977, 869
Time deposits of individuals, partnerships, and corporations	473, 848	467, 236	461, 326	448, 106
Postal savings deposits	69	69	69	69
Deposits of U. S. Government	70, 657	80, 518	64, 777	75, 124
Deposits of States and political subdivisions	150, 862	161, 429	149, 926	196, 253
Deposits of banks	284, 745	269, 039	304, 172	323, 381
Other deposits (certified and cashiers' checks, etc.)	40, 714	35, 533	39, 800	49, 104
<i>Total deposits</i>	<i>2, 835, 931</i>	<i>2, 813, 967</i>	<i>2, 912, 459</i>	<i>3, 069, 906</i>
<i>Demand deposits</i>	<i>2, 353, 888</i>	<i>2, 340, 648</i>	<i>2, 446, 548</i>	<i>2, 616, 508</i>
<i>Time deposits</i>	<i>480, 043</i>	<i>473, 319</i>	<i>466, 891</i>	<i>453, 398</i>
Bills payable, rediscounts, and other liabilities for borrowed money	5, 700	978	200	375
Acceptances executed by or for account of reporting banks and outstanding	14, 386	19, 040	27, 167	25, 509
Income collected but not earned	5, 939	6, 259	6, 870	6, 607
Expenses accrued and unpaid	8, 573	8, 122	9, 509	10, 134
Other liabilities	9, 292	17, 224	13, 687	13, 101
Total liabilities	2, 877, 821	2, 865, 590	2, 969, 872	3, 125, 632
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock	104	104	104	104
Common stock	74, 122	74, 122	74, 172	73, 922
<i>Total capital stock</i>	<i>74, 226</i>	<i>74, 226</i>	<i>74, 276</i>	<i>74, 026</i>
Surplus	127, 616	128, 229	128, 455	129, 459
Undivided profits	40, 995	41, 061	43, 737	43, 310
Reserves and retirement account for preferred stock	20, 378	18, 949	20, 275	18, 619
Total capital accounts	263, 215	262, 465	266, 743	265, 414
Total liabilities and capital accounts	3, 141, 036	3, 128, 055	3, 236, 615	3, 391, 046
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes	179, 368	168, 890	172, 341	162, 042

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

MICHIGAN

[In thousands of dollars]

	Apr. 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	78 banks	78 banks	78 banks	78 banks
ASSETS				
Loans and discounts (including overdrafts)	682,572	671,639	762,136	801,795
U. S. Government securities, direct obligations	1,441,661	1,538,908	1,453,747	1,452,473
Obligations guaranteed by U. S. Government		19	26	19
Obligations of States and political subdivisions	105,898	105,787	112,886	116,345
Other bonds, notes, and debentures	88,843	93,135	103,346	107,222
Corporate stocks, including stock of Federal Reserve bank	3,748	4,046	4,065	4,082
Reserve with Federal Reserve bank	271,759	351,217	314,488	361,190
Currency and coin	43,334	36,053	48,305	45,495
Balances with other banks, and cash items in process of collection	239,105	271,336	237,128	351,913
Bank premises owned, furniture and fixtures	13,926	13,818	14,124	14,258
Real estate owned other than bank premises	122	125	48	47
Investments and other assets indirectly representing bank premises or other real estate	1,190	1,177	1,156	1,100
Customers' liability on acceptances outstanding	2	20	9	8
Income earned or accrued but not collected	7,071	6,683	5,787	6,806
Other assets	2,313	2,607	2,895	3,390
Total assets	2,901,544	3,096,570	3,060,146	3,266,203
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	1,381,676	1,483,252	1,541,699	1,756,738
Time deposits of individuals, partnerships, and corporations	861,277	864,406	859,130	865,607
Postal savings deposits	35	35	35	40
Deposits of U. S. Government	158,106	280,977	139,932	128,913
Deposits of States and political subdivisions	156,758	126,093	137,102	138,268
Deposits of banks	151,452	146,216	162,520	170,042
Other deposits (certified and cashiers' checks, etc.)	19,280	22,409	22,763	23,820
Total deposits	2,728,584	2,823,388	2,863,181	3,085,428
Demand deposits	1,855,618	2,048,649	1,994,030	2,208,442
Time deposits	872,966	874,739	869,151	877,980
Bills payable, rediscounts, and other liabilities for borrowed money			15,000	
Acceptances executed by or for account of reporting banks and outstanding	2	20	9	8
Income collected but not earned	9,708	10,572	12,237	12,155
Expenses accrued and unpaid	10,279	9,756	12,770	11,582
Other liabilities	2,150	2,288	2,235	4,482
Total liabilities	2,750,723	2,946,024	2,905,432	3,111,655
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock	1,000	1,000	1,000	1,000
Common stock	42,295	42,345	42,345	42,545
Total capital stock	43,295	43,345	43,345	43,545
Surplus	70,435	80,578	81,109	81,756
Undivided profits	27,509	20,871	24,188	22,977
Reserves and retirement account for preferred stock	9,582	5,752	6,092	6,270
Total capital accounts	150,821	150,546	154,714	154,548
Total liabilities and capital accounts	2,901,544	3,096,570	3,060,146	3,266,203
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes	281,356	350,919	249,457	204,460

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1950—Continued*

MINNESOTA

[In thousands of dollars]

	Apr 24, 1950	June 30, 1950	Oct 4, 1950	Dec 30, 1950
	179 banks	179 banks	178 banks	178 banks
ASSETS				
Loans and discounts (including overdrafts)	582,731	604,725	658,116	696,367
U S Government securities, direct obligations	861,334	{ 834,992	774,541	771,227
Obligations guaranteed by U S Government				
Obligations of States and political subdivisions	90,904	91,970	100,525	101,781
Other bonds, notes, and debentures	77,081	83,042	79,698	79,890
Corporate stocks, including stock of Federal Reserve bank	3,087	3,094	3,132	3,180
Reserve with Federal Reserve bank	224,762	226,709	233,136	234,589
Currency and coin	20,565	18,463	19,573	20,135
Balances with other banks, and cash items in process of collection	211,941	245,939	285,874	331,809
Bank premises owned, furniture and fixtures	7,507	7,557	7,726	7,828
Real estate owned other than bank premises	653	555	548	498
Investments and other assets indirectly representing bank premises or other real estate	3,942	3,950	3,988	3,864
Customers' liability on acceptances outstanding	475	494	1,055	580
Income earned or accrued but not collected	5,696	5,248	4,087	5,120
Other assets	824	1,676	1,908	1,492
Total assets	2,091,502	2,128,414	2,174,507	2,258,360
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	933,730	931,613	999,236	1,086,642
Time deposits of individuals, partnerships, and corporations	505,177	500,680	488,012	482,927
Postal savings deposits	57	57	57	53
Deposits of U S Government	58,022	55,290	51,276	55,765
Deposits of States and political subdivisions	135,028	194,945	123,590	122,074
Deposits of banks	255,161	270,789	323,164	325,609
Other deposits (certified and cashiers' checks, etc)	31,448	20,171	21,603	25,896
<i>Total deposits</i>	<i>1,918,623</i>	<i>1,973,615</i>	<i>2,006,938</i>	<i>2,086,026</i>
<i>Demand deposits</i>	<i>1,407,252</i>	<i>1,466,906</i>	<i>1,514,240</i>	<i>1,615,207</i>
<i>Time deposits</i>	<i>511,371</i>	<i>506,639</i>	<i>492,698</i>	<i>485,819</i>
Bills payable, rediscounts, and other liabilities for borrowed money	19,650	.....	8,250	.....
Acceptances executed by or for account of reporting banks and outstanding	475	494	1,055	580
Income collected but not earned	8,033	8,700	9,345	9,056
Expenses accrued and unpaid	7,651	7,184	7,790	7,937
Other liabilities	1,734	2,336	1,899	2,246
Total liabilities	1,956,166	1,992,259	2,035,277	2,118,845
CAPITAL ACCOUNTS				
Capital stock .....	.....	.....	.....	.....
Class A preferred stock	1,105	1,105	1,105	1,105
Class B preferred stock	25	25	25	25
Common stock	37,116	37,131	37,106	37,246
<i>Total capital stock</i>	<i>38,246</i>	<i>38,261</i>	<i>38,236</i>	<i>38,376</i>
Surplus	64,718	65,490	65,489	69,416
Undivided profits	19,234	19,037	21,891	18,857
Reserves and retirement account for preferred stock	13,138	13,367	13,614	12,866
Total capital accounts	135,336	136,155	139,230	139,515
Total liabilities and capital accounts	2,091,502	2,128,414	2,174,507	2,258,360
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes	389,115	373,968	355,902	331,647

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

MISSISSIPPI

[In thousands of dollars]

	Apr 24, 1950	June 30, 1950	Oct 4, 1950	Dec 30, 1950
	24 banks	24 banks	24 banks	24 banks
ASSETS				
Loans and discounts (including overdrafts)	49,613	52,459	58,197	57,767
U. S. Government securities, direct obligations	82,175	75,933	68,583	75,582
Obligations guaranteed by U. S. Government				
Obligations of States and political subdivisions	28,876	29,071	29,517	30,710
Other bonds, notes, and debentures	1,614	1,561	1,558	1,307
Corporate stocks, including stock of Federal Reserve bank	364	365	372	373
Reserve with Federal Reserve bank	20,407	19,092	20,246	22,852
Currency and coin	5,340	4,340	4,998	5,243
Balances with other banks, and cash items in process of collection	28,545	32,602	31,340	39,376
Bank premises owned, furniture and fixtures	2,050	2,068	2,109	2,039
Real estate owned other than bank premises	13	20	9	21
Income earned or accrued but not collected	19	25	26	28
Other assets	244	181	176	189
Total assets	210,260	217,717	217,131	235,487
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	110,997	109,203	113,685	123,391
Time deposits of individuals, partnerships, and corporations	45,585	46,351	45,072	45,295
Postal savings deposits				
Deposits of U. S. Government	4,437	4,919	4,746	5,402
Deposits of States and political subdivisions	27,705	27,393	23,136	24,966
Deposits of banks	15,622	14,578	14,084	20,504
Other deposits (certified and cashiers' checks, etc.)	1,122	1,333	1,787	1,803
<i>Total deposits</i>	<i>205,468</i>	<i>205,777</i>	<i>202,510</i>	<i>221,271</i>
<i>Demand deposits</i>	<i>159,181</i>	<i>156,724</i>	<i>156,799</i>	<i>175,364</i>
<i>Time deposits</i>	<i>46,287</i>	<i>47,053</i>	<i>45,714</i>	<i>45,907</i>
Bills payable, rediscounts, and other liabilities for borrowed money				
Income collected but not earned	185	213	252	255
Expenses accrued and unpaid	280	290	392	306
Other liabilities	8	157	6	101
Total liabilities	205,941	204,437	203,160	222,023
CAPITAL ACCOUNTS				
Capital stock				
Preferred stock	138	138	138	138
Common stock	4,370	4,370	4,420	4,445
<i>Total capital stock</i>	<i>4,508</i>	<i>4,508</i>	<i>4,558</i>	<i>4,583</i>
Surplus	7,609	7,886	7,891	8,415
Undivided profits	889	639	1,246	177
Reserves and retirement account for preferred stock	313	247	276	280
Total capital accounts	13,319	13,280	13,971	13,464
Total liabilities and capital accounts	219,260	217,717	217,131	235,487
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes	46,818	45,854	40,688	42,620

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

MISSOURI

[In thousands of dollars]

	Apr. 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	79 banks	79 banks	79 banks	79 banks
ASSETS				
Loans and discounts (including overdrafts).....	513, 423	497, 267	578, 501	628, 164
U. S. Government securities, direct obligations.....	662, 022	679, 256	618, 445	624, 991
Obligations guaranteed by U. S. Government.....		30	22	29
Obligations of States and political subdivisions.....		63, 789	67, 889	67, 693
Other bonds, notes, and debentures.....	36, 187	37, 489	40, 161	40, 160
Corporate stocks, including stock of Federal Reserve bank.....	2, 804	2, 847	2, 881	2, 955
Reserve with Federal Reserve bank.....	211, 345	221, 526	228, 461	246, 915
Currency and coin.....	15, 726	13, 811	17, 303	17, 211
Balances with other banks, and cash items in process of collection.....	197, 955	215, 857	243, 090	317, 042
Bank premises owned, furniture and fixtures.....	9, 153	9, 304	9, 363	9, 418
Real estate owned other than bank premises.....	125	185	182	231
Investments and other assets indirectly representing bank premises or other real estate.....	336	311	308	304
Customers' liability on acceptances outstanding.....	784	907	2, 017	1, 030
Income earned or accrued but not collected.....	3, 007	2, 802	2, 256	2, 630
Other assets.....	785	916	1, 100	1, 179
Total assets.....	1, 716, 378	1, 746, 297	1, 811, 979	1, 959, 952
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	928, 078	944, 818	1, 003, 679	1, 063, 747
Time deposits of individuals, partnerships, and corporations.....	233, 428	235, 830	233, 666	232, 226
Postal savings deposits.....	72	72	43	43
Deposits of U. S. Government.....	32, 808	40, 164	31, 474	35, 179
Deposits of States and political subdivisions.....	65, 539	62, 578	55, 776	77, 168
Deposits of banks.....	335, 690	339, 919	362, 704	424, 373
Other deposits (certified and cashiers' checks, etc.).....	9, 157	13, 643	10, 911	14, 137
<i>Total deposits.....</i>	<i>1, 604, 781</i>	<i>1, 637, 024</i>	<i>1, 698, 253</i>	<i>1, 846, 873</i>
<i>Demand deposits.....</i>	<i>1, 365, 185</i>	<i>1, 394, 979</i>	<i>1, 458, 377</i>	<i>1, 607, 647</i>
<i>Time deposits.....</i>	<i>239, 596</i>	<i>242, 045</i>	<i>239, 876</i>	<i>239, 226</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	3, 000			
Acceptances executed by or for account of reporting banks and outstanding.....	797	938	2, 169	1, 239
Income collected but not earned.....	1, 509	1, 596	1, 863	1, 755
Expenses accrued and unpaid.....	3, 509	2, 958	3, 555	3, 648
Other liabilities.....	514	1, 375	876	1, 151
Total liabilities.....	1, 614, 110	1, 643, 891	1, 706, 716	1, 854, 666
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	32, 578	32, 598	32, 598	35, 048
Surplus.....	39, 662	41, 310	42, 501	43, 402
Undivided profits.....	26, 959	25, 226	26, 863	23, 713
Reserves.....	3, 069	3, 272	3, 301	3, 123
Total capital accounts.....	102, 268	102, 406	105, 263	105, 286
Total liabilities and capital accounts.....	1, 716, 378	1, 746, 297	1, 811, 979	1, 959, 952
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	169, 917	164, 104	170, 933	176, 882

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

MONTANA

[In thousands of dollars]

	Apr. 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	39 banks	39 banks	39 banks	39 banks
ASSETS				
Loans and discounts (including overdrafts).....	52,164	54,308	62,297	65,756
U. S. Government securities, direct obligations.....	159,751	154,040	140,783	150,619
Obligations guaranteed by U. S. Government.....	7,685	7,447	7,998	8,087
Obligations of States and political subdivisions.....	4,844	4,579	4,935	5,538
Other bonds, notes, and debentures.....	296	296	300	304
Corporate stocks, including stock of Federal Reserve bank.....	29,847	30,203	31,427	32,619
Reserve with Federal Reserve bank.....	4,061	4,428	4,245	4,549
Currency and coin.....	26,407	29,219	36,964	40,137
Balances with other banks, and cash items in process of collection.....	2,247	2,243	2,326	2,275
Bank premises owned, furniture and fixtures.....	720	740	645	680
Customers' liability on acceptances outstanding.....	56	79	129	124
Income earned or accrued but not collected.....				
Other assets.....	288,678	287,582	292,051	310,679
Total assets				
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	176,154	173,759	189,315	196,641
Time deposits of individuals, partnerships, and corporations.....	50,480	49,970	48,735	49,290
Postal savings deposits.....	4,034	13,572	5,067	7,676
Deposits of U. S. Government.....	30,933	22,533	17,551	22,700
Deposits of States and political subdivisions.....	10,627	10,674	12,949	16,582
Deposits of banks.....	3,082	3,227	2,747	2,881
Other deposits (certified and cashiers' checks, etc.).....	275,510	273,755	276,564	295,870
<i>Total deposits</i>	224,612	223,549	227,435	246,286
<i>Demand deposits</i>	50,098	50,186	48,329	49,584
<i>Time deposits</i>	75	50	650	
Bills payable, rediscounts, and other liabilities for borrowed money.....	75	50	650	
Acceptances executed by or for account of reporting banks and outstanding.....	666	718	862	824
Income collected but not earned.....	348	428	681	842
Expenses accrued and unpaid.....	13	9	1	13
Other liabilities.....	276,412	274,940	278,560	297,549
Total liabilities				
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	60	60	60	60
Common stock.....	4,840	4,840	4,840	4,940
<i>Total capital stock</i>	4,900	4,900	4,900	5,000
Surplus.....	4,962	5,003	5,122	5,192
Undivided profits.....	2,073	2,435	3,154	2,564
Reserves and retirement account for preferred stock.....	331	304	315	374
Total capital accounts	12,266	12,642	13,491	13,130
Total liabilities and capital accounts	288,678	287,582	292,051	310,679
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	52,301	51,901	48,875	52,437

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

NEBRASKA

[In thousands of dollars]

	Apr 24, 1950	June 30, 1950	Oct 4, 1950	Dec 30, 1950
	124 banks	124 banks	124 banks	124 banks
ASSETS				
Loans and discounts (including overdrafts)	239,936	231,907	245,124	283,197
U. S. Government securities, direct obligations	382,295	380,671	387,950	378,859
Obligations guaranteed by U. S. Government	49,478	50,978	56,376	59,422
Obligations of States and political subdivisions	19,854	19,555	20,981	20,317
Other bonds, notes, and debentures	1,111	1,112	1,123	1,225
Corporate stocks, including stock of Federal Reserve bank	108,453	121,001	124,852	129,278
Reserve with Federal Reserve bank	9,823	8,873	9,210	9,172
Currency and coin	120,098	115,274	139,021	158,947
Balances with other banks, and cash items in process of collection	5,157	5,164	5,232	5,337
Bank premises owned, furniture and fixtures	9	22	26	22
Real estate owned other than bank premises	56	1	7	-----
Investments and other assets indirectly representing bank premises or other real estate	1,448	1,338	1,189	1,369
Income earned or accrued but not collected	729	651	731	572
Other assets	-----	-----	-----	-----
Total assets	938,447	936,551	992,726	1,047,720
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	574,104	566,808	598,184	638,087
Time deposits of individuals, partnerships, and corporations	101,911	104,538	103,406	102,778
Postal savings deposits	23	23	23	23
Deposits of U. S. Government	20,130	26,227	21,265	19,647
Deposits of States and political subdivisions	49,827	49,968	41,835	51,051
Deposits of banks	123,488	124,715	157,420	166,136
Other deposits (certified and cashiers' checks, etc.)	5,898	6,618	7,256	8,359
Total deposits	878,381	878,897	929,389	986,081
Demand deposits	778,282	774,163	825,782	883,203
Time deposits	105,099	104,734	103,607	102,878
Bills payable, rediscounts, and other liabilities for borrowed money	3,400	363	1,982	323
Mortgages or other liens on bank premises and other real estate	5	-----	-----	-----
Income collected but not earned	616	646	744	712
Expenses accrued and unpaid	1,148	1,228	1,395	1,416
Other liabilities	71	282	1,157	280
Total liabilities	883,621	881,416	934,667	988,821
CAPITAL ACCOUNTS				
Capital stock	-----	-----	-----	-----
Preferred stock	25	25	25	25
Common stock	18,090	18,090	18,215	20,090
Total capital stock	18,115	18,115	18,240	20,115
Surplus	18,492	18,622	18,820	20,664
Undivided profits	12,897	13,199	14,739	13,066
Reserves and retirement account for preferred stock	5,322	5,199	6,260	5,054
Total capital accounts	54,826	55,135	58,059	58,899
Total liabilities and capital accounts	938,447	936,551	992,726	1,047,720
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes	117,175	113,850	114,311	121,254

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

NEVADA

[In thousands of dollars]

	Apr 24, 1950	June 30, 1950	Oct. 4, 1950	Dec 30, 1950
	5 banks	5 banks	5 banks	5 banks
ASSETS				
Loans and discounts (including overdrafts)	40,305	42,027	43,879	45,542
U. S. Government securities, direct obligations	71,115	69,750	71,673	69,883
Obligations guaranteed by U. S. Government	6,692	6,703	6,562	6,521
Obligations of States and political subdivisions	1,238	1,238	3,238	3,191
Other bonds, notes, and debentures	119	119	149	161
Corporate stocks, including stock of Federal Reserve bank	11,459	12,386	12,752	13,139
Reserve with Federal Reserve bank	2,922	3,133	3,303	2,817
Currency and coin	5,674	8,531	8,540	10,670
Balances with other banks, and cash items in process of collection	1,185	1,226	1,274	1,398
Bank premises owned, furniture and fixtures	34	52	126	46
Real estate owned other than bank premises	570	518	428	440
Income earned or accrued but not collected	134	91	154	181
Other assets				
Total assets	141,457	145,774	152,078	153,989
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	65,139	67,592	74,242	74,583
Time deposits of individuals, partnerships, and corporations	46,433	46,685	46,762	47,767
Postal savings deposits	2,702	3,896	3,330	3,454
Deposits of U. S. Government	14,832	15,109	14,329	15,805
Deposits of States and political subdivisions	1,114	937	1,206	690
Deposits of banks	1,430	1,685	1,809	1,412
Other deposits (certified and cashiers' checks, etc.)	131,650	135,904	141,678	145,711
Total deposits	81,993	85,485	91,681	95,216
Demand deposits	49,657	50,419	49,997	50,495
Time deposits				
Bills payable, rediscounts, and other liabilities for borrowed money	293	295	327	306
Income collected but not earned	669	474	638	657
Expenses accrued and unpaid	284	400	432	222
Other liabilities				
Total liabilities	132,896	137,073	143,075	144,896
CAPITAL ACCOUNTS				
Capital stock—Common stock	1,810	1,810	1,810	1,810
Surplus	2,155	3,155	3,155	3,555
Undivided profits	4,581	3,721	4,023	3,713
Reserves	15	15	15	15
Total capital accounts	8,561	8,701	9,003	9,093
Total liabilities and capital accounts	141,457	145,774	152,078	153,989
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes	24,263	24,574	24,816	25,001

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

NEW HAMPSHIRE

[In thousands of dollars]

	Apr. 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	51 banks	51 banks	51 banks	51 banks
ASSETS				
Loans and discounts (including overdrafts)	67,698	71,565	72,038	73,006
U. S. Government securities, direct obligations	66,889	64,746	68,521	68,678
Obligations guaranteed by U. S. Government		42	42	48
Obligations of States and political subdivisions	7,258	7,721	8,848	9,108
Other bonds, notes, and debentures	5,701	5,458	5,581	5,851
Corporate stocks, including stock of Federal Reserve bank	436	435	445	444
Reserve with Federal Reserve bank	18,666	18,730	21,503	22,350
Currency and coin	4,689	4,577	6,512	5,356
Balances with other banks, and cash items in process of collection	21,482	21,217	26,643	27,890
Bank premises owned, furniture and fixtures	1,646	1,602	1,791	1,820
Real estate owned other than bank premises	73	49	50	23
Investments and other assets indirectly representing bank premises or other real estate	52	50	58	56
Income earned or accrued but not collected	3	5	5	5
Other assets	136	125	115	101
Total assets	194,729	196,322	212,152	214,736
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	105,091	105,712	116,920	118,964
Time deposits of individuals, partnerships, and corporations	40,987	40,699	42,189	41,073
Postal savings deposits	20	20	20	20
Deposits of U. S. Government	5,615	6,067	6,217	6,099
Deposits of States and political subdivisions	11,309	10,536	12,674	14,125
Deposits of banks	5,749	5,829	7,060	6,509
Other deposits (certified and cashiers' checks, etc.)	4,894	6,313	5,531	6,360
Total deposits	173,665	175,176	190,611	193,170
Demand deposits	131,432	133,279	147,297	150,983
Time deposits	42,233	41,897	43,314	42,187
Bills payable, rediscounts, and other liabilities for borrowed money	200	175	—	50
Income collected but not earned	170	180	204	183
Expenses accrued and unpaid	115	185	168	201
Other liabilities	20	153	23	149
Total liabilities	174,170	175,869	191,006	193,753
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock	12	12	11	11
Common stock	5,773	5,773	6,024	6,024
Total capital stock	5,785	5,785	6,035	6,035
Surplus	8,474	8,540	8,595	8,778
Undivided profits	5,053	4,971	5,490	5,121
Reserves and retirement account for preferred stock	1,247	1,157	1,026	1,049
Total capital accounts	20,559	20,453	21,146	20,983
Total liabilities and capital accounts	194,729	196,322	212,152	214,736
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes	11,681	11,407	12,815	12,023

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1950—Continued*

NEW JERSEY

[In thousands of dollars]

	Apr. 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	208 banks	207 banks	206 banks	205 banks
ASSETS				
Loans and discounts (including overdrafts).....	557,524	595,473	644,724	694,531
U. S. Government securities, direct obligations.....	1,222,273	1,209,594	1,205,145	1,208,175
Obligations guaranteed by U. S. Government.....		323	323	323
Obligations of States and political subdivisions.....	164,076	170,581	181,723	185,658
Other bonds, notes, and debentures.....	83,995	83,754	85,665	85,588
Corporate stocks, including stock of Federal Reserve bank.....	4,334	4,360	4,278	4,393
Reserve with Federal Reserve bank.....	187,917	198,746	213,495	239,700
Currency and coin.....	46,399	33,434	48,781	47,333
Balances with other banks, and cash items in process of collection.....	136,304	161,247	152,805	207,831
Bank premises owned, furniture and fixtures.....	21,322	21,747	22,871	23,616
Real estate owned other than bank premises.....	184	219	220	335
Investments and other assets indirectly representing bank premises or other real estate.....	1,720	1,409	1,405	1,343
Customers' liability on acceptances outstanding.....	300	450	66	76
Income earned or accrued but not collected.....	4,496	5,274	3,806	5,450
Other assets.....	2,693	2,310	2,512	2,163
Total assets.....	2,433,537	2,488,921	2,567,819	2,706,515
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	993,369	1,020,153	1,093,547	1,194,202
Time deposits of individuals, partnerships, and corporations.....	1,001,472	1,014,026	1,012,005	1,009,023
Postal savings deposits.....				
Deposits of U. S. Government.....	51,157	59,253	49,811	56,750
Deposits of States and political subdivisions.....	151,358	150,347	160,677	183,088
Deposits of banks.....	24,110	26,350	28,544	34,505
Other deposits (certified and cashiers' checks, etc.).....	26,369	33,280	32,959	42,033
<i>Total deposits.....</i>	<i>2,247,855</i>	<i>2,303,409</i>	<i>2,377,545</i>	<i>2,516,601</i>
<i>Demand deposits.....</i>	<i>1,226,158</i>	<i>1,266,174</i>	<i>1,341,864</i>	<i>1,486,098</i>
<i>Time deposits.....</i>	<i>1,021,697</i>	<i>1,037,235</i>	<i>1,035,679</i>	<i>1,030,503</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	5,075	3,000	3,300	650
Acceptances executed by or for account of reporting banks and outstanding.....	300	450	66	76
Income collected but not earned.....	5,466	5,742	6,512	6,328
Expenses accrued and unpaid.....	4,829	4,512	5,891	5,206
Other liabilities.....	324	1,196	672	1,354
Total liabilities.....	2,263,829	2,318,309	2,393,984	2,533,215
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	3,677	3,677	3,008	2,744
Class B preferred stock.....	182	182	177	90
Common stock.....	53,727	53,827	54,295	54,420
<i>Total capital stock.....</i>	<i>57,586</i>	<i>57,686</i>	<i>57,480</i>	<i>57,254</i>
Surplus.....	71,352	72,415	73,320	76,858
Undivided profits.....	31,478	30,549	33,711	29,823
Reserves and retirement account for preferred stock.....	9,292	9,962	9,324	9,365
Total capital accounts.....	169,708	170,612	173,835	173,300
Total liabilities and capital accounts.....	2,433,537	2,488,921	2,567,819	2,706,515
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	148,986	149,472	156,005	147,716

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1950—Continued*

NEW MEXICO

[In thousands of dollars]

	Apr 24, 1950	June 30, 1950	Oct 4, 1950	Dec 30, 1950
	26 banks	26 banks	26 banks	26 banks
ASSETS				
Loans and discounts (including overdrafts).....	79,225	80,819	85,551	83,923
U. S. Government securities, direct obligations.....	91,041	91,214	90,784	93,025
Obligations guaranteed by U. S. Government.....	7,055	7,255	7,741	7,826
Obligations of States and political subdivisions.....	865	826	876	823
Other bonds, notes, and debentures.....				
Corporate stocks, including stock of Federal Reserve bank.....	289	292	328	397
Reserve with Federal Reserve bank.....	23,584	32,491	25,346	26,741
Currency and coin.....	4,897	4,444	5,330	4,816
Balances with other banks, and cash items in process of collection.....	36,262	39,163	36,925	58,538
Bank premises owned, furniture and fixtures.....	1,712	1,733	1,755	1,669
Real estate owned other than bank premises.....	257	235	271	187
Investments and other assets indirectly representing bank premises or other real estate.....				121
Income earned or accrued but not collected.....	215	220	253	229
Other assets.....	73	45	170	178
Total assets.....	245,475	258,737	255,330	278,473
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	140,512	142,069	147,360	167,668
Time deposits of individuals, partnerships, and corporations.....	32,257	32,592	31,864	32,040
Postal savings deposits.....	11	11	11	11
Deposits of U. S. Government.....	7,262	7,763	8,378	6,962
Deposits of States and political subdivisions.....	39,409	50,939	39,915	37,977
Deposits of banks.....	9,663	8,763	9,882	12,952
Other deposits (certified and cashiers' checks, etc.).....	2,428	2,929	2,627	4,636
<i>Total deposits.....</i>	<i>251,542</i>	<i>245,066</i>	<i>240,057</i>	<i>262,246</i>
<i>Demand deposits.....</i>	<i>196,684</i>	<i>209,925</i>	<i>205,728</i>	<i>227,761</i>
<i>Time deposits.....</i>	<i>54,858</i>	<i>35,145</i>	<i>34,309</i>	<i>34,485</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	490			21
Income collected but not earned.....	395	415	440	422
Expenses accrued and unpaid.....	115	115	135	122
Other liabilities.....	164	175	174	209
Total liabilities.....	232,616	245,771	240,786	263,020
CAPITAL ACCOUNTS				
Capital stock—Common stock.....	5,135	5,135	5,715	6,215
Surplus.....	4,627	4,686	5,265	5,794
Undivided profits.....	1,031	783	1,249	645
Reserves.....	2,066	2,362	2,315	2,799
Total capital accounts.....	12,859	12,966	14,544	15,453
Total liabilities and capital accounts.....	245,475	258,737	255,330	278,473
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	55,972	61,857	62,833	63,256

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1950—Continued*

NEW YORK

[In thousands of dollars]

	Apr 24, 1950	June 30, 1950	Oct. 4, 1950	Dec 30, 1950
	380 banks	380 banks	380 banks	376 banks
ASSETS				
Loans and discounts (including overdrafts)	3,677,703	3,754,845	4,185,858	4,659,990
U. S. Government securities, direct obligations	5,250,541	5,255,269	4,872,359	4,773,802
Obligations guaranteed by U. S. Government		900	893	894
Obligations of States and political subdivisions	788,339	777,429	847,530	861,922
Other bonds, notes, and debentures	372,676	394,001	480,090	521,799
Corporate stocks, including stock of Federal Reserve bank	42,243	42,202	42,265	42,875
Reserve with Federal Reserve bank	1,970,317	1,976,906	2,059,639	2,162,120
Currency and coin	99,895	73,753	97,603	90,307
Balances with other banks, and cash items in process of collection	806,901	981,016	830,151	1,365,096
Bank premises owned, furniture and fixtures	87,226	87,219	87,094	86,672
Real estate owned other than bank premises	772	808	1,171	772
Investments and other assets indirectly representing bank premises or other real estate	1,483	1,459	1,544	1,754
Customers' liability on acceptances outstanding	33,622	38,138	52,798	44,639
Income earned or accrued but not collected	28,614	26,952	23,209	26,928
Other assets	45,079	49,666	62,684	66,501
Total assets	13,205,411	13,460,563	13,614,888	14,706,071
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	7,401,721	7,466,308	7,601,934	8,161,251
Time deposits of individuals, partnerships, and corporations	1,623,786	1,637,153	1,616,384	1,635,005
Postal savings deposits				
Deposits of U. S. Government	269,774	357,193	291,917	265,487
Deposits of States and political subdivisions	312,681	345,884	310,311	319,591
Deposits of banks	1,667,563	1,706,644	1,850,926	1,989,007
Other deposits (certified and cashiers' checks, etc.)	298,171	364,976	288,942	524,784
<i>Total deposits</i>	<i>11,573,696</i>	<i>11,878,158</i>	<i>11,960,114</i>	<i>12,895,125</i>
<i>Demand deposits</i>	<i>9,803,440</i>	<i>10,072,029</i>	<i>10,147,198</i>	<i>11,050,590</i>
<i>Time deposits</i>	<i>1,770,256</i>	<i>1,806,129</i>	<i>1,813,216</i>	<i>1,844,735</i>
Bills payable, rediscounts, and other liabilities for borrowed money	14,940	3,747	16,018	71,935
Mortgages or other liens on bank premises and other real estate	10	10	10	10
Acceptances executed by or for account of reporting banks and outstanding	35,502	40,559	59,977	51,079
Income collected but not earned	21,041	21,950	25,212	23,975
Expenses accrued and unpaid	48,305	48,597	52,135	51,558
Other liabilities	430,336	377,479	429,709	499,676
Total liabilities	12,123,830	12,370,500	12,543,475	13,593,358
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock	2,349	2,287	2,222	2,222
Class B preferred stock	457	432	408	408
Common stock	333,557	333,865	334,370	334,895
<i>Total capital stock</i>	<i>336,363</i>	<i>336,584</i>	<i>337,000</i>	<i>337,525</i>
Surplus	536,556	538,438	539,104	551,188
Undivided profits	189,617	195,364	205,082	205,642
Reserves and retirement account for preferred stock	19,045	19,677	20,227	18,358
Total capital accounts	1,081,581	1,090,063	1,101,413	1,112,713
Total liabilities and capital accounts	13,205,411	13,460,563	13,644,888	14,706,071
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes	949,671	998,545	1,061,546	989,677

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

NORTH CAROLINA

[In thousands of dollars]

	Apr 24, 1950	June 30, 1950	Oct. 4, 1950	Dec 30, 1950
	46 banks	46 banks	46 banks	46 banks
ASSETS				
Loans and discounts (including overdrafts).....	143,644	151,183	163,342	172,682
U. S. Government securities, direct obligations.....	176,783	164,858	163,470	175,023
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	23,603	24,112	25,357	28,986
Other bonds, notes, and debentures.....	4,288	3,879	3,758	6,212
Corporate stocks, including stock of Federal Reserve bank.....	729	739	740	756
Reserve with Federal Reserve bank.....	45,166	44,387	48,822	55,741
Currency and coin.....	11,947	9,470	14,195	11,708
Balances with other banks, and cash items in process of collection.....	54,276	68,321	89,136	88,586
Bank premises owned, furniture and fixtures.....	3,893	4,233	4,408	4,442
Real estate owned other than bank premises.....	94	58	53	28
Investments and other assets indirectly representing bank premises or other real estate.....	5	36	66	11
Customers' liability on acceptances outstanding.....	2	1	67	304
Income earned or accrued but not collected.....	531	534	512	636
Other assets.....	441	333	469	493
Total assets.....	465,402	472,144	514,395	545,608
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	276,958	277,838	315,671	339,280
Time deposits of individuals, partnerships, and corporations.....	85,153	84,409	82,077	83,167
Postal savings deposits.....	1	1	1	1
Deposits of U. S. Government.....	11,572	13,148	9,894	12,053
Deposits of States and political subdivisions.....	34,008	33,548	37,178	38,034
Deposits of banks.....	16,185	18,906	21,665	27,502
Other deposits (certified and cashiers' checks, etc.).....	7,198	9,906	11,605	9,588
<i>Total deposits.....</i>	<i>431,075</i>	<i>437,756</i>	<i>478,091</i>	<i>509,685</i>
<i>Demand deposits.....</i>	<i>336,298</i>	<i>344,575</i>	<i>387,814</i>	<i>418,240</i>
<i>Time deposits.....</i>	<i>94,777</i>	<i>93,181</i>	<i>90,277</i>	<i>91,385</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	200		650	
Acceptances executed by or for account of reporting banks and outstanding.....	2	1	67	304
Income collected but not earned.....	1,121	1,112	1,216	1,279
Expenses accrued and unpaid.....	883	978	934	1,281
Other liabilities.....	21	184	5	152
Total liabilities.....	433,302	440,031	480,963	512,641
CAPITAL ACCOUNTS				
Capital stock—Common stock.....	8,975	8,975	8,975	8,975
Surplus.....	15,307	15,751	15,751	16,486
Undivided profits.....	6,091	5,671	6,962	5,682
Reserves.....	1,727	1,716	1,744	1,824
Total capital accounts.....	32,100	32,113	33,432	32,967
Total liabilities and capital accounts.....	465,402	472,144	514,395	545,608
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	73,385	71,050	72,463	74,274

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

NORTH DAKOTA

[In thousands of dollars]

	Apr. 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	41 banks	41 banks	41 banks	41 banks
ASSETS				
Loans and discounts (including overdrafts)	58,762	51,908	61,734	66,815
U. S. Government securities, direct obligations	139,226	138,991	131,786	133,671
Obligations guaranteed by U. S. Government		9	7	7
Obligations of States and political subdivisions	8,502	8,423	9,232	10,303
Other bonds, notes, and debentures	5,389	5,300	5,295	5,676
Corporate stocks, including stock of Federal Reserve bank	280	281	289	293
Reserve with Federal Reserve bank	24,421	24,910	24,626	26,403
Currency and coin	3,486	3,198	3,048	3,393
Balances with other banks, and cash items in process of collection	15,819	21,020	26,847	23,310
Bank premises owned, furniture and fixtures	1,374	1,371	1,394	1,370
Real estate owned other than bank premises			25	24
Income earned or accrued but not collected	784	776	714	705
Other assets	63	68	75	44
Total assets	258,106	256,264	265,072	272,104
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	150,455	148,612	160,017	165,636
Time deposits of individuals, partnerships, and corporations	69,909	68,748	65,917	60,461
Postal savings deposits	6	6	6	6
Deposits of U. S. Government	4,280	4,237	4,114	4,329
Deposits of States and political subdivisions	9,386	9,575	8,258	8,686
Deposits of banks	7,793	8,690	9,280	9,668
Other deposits (certified and cashiers' checks, etc.)	1,700	1,655	2,044	1,803
<i>Total deposits</i>	<i>243,629</i>	<i>241,623</i>	<i>249,636</i>	<i>256,589</i>
<i>Demand deposits</i>	<i>172,998</i>	<i>172,053</i>	<i>182,976</i>	<i>189,476</i>
<i>Time deposits</i>	<i>70,631</i>	<i>69,470</i>	<i>66,660</i>	<i>67,113</i>
Bills payable, rediscounts, and other liabilities for borrowed money				
Acceptances executed by or for account of reporting banks and outstanding				70
Income collected but not earned	442	484	552	510
Expenses accrued and unpaid	743	691	745	784
Other liabilities	7	28	6	70
Total liabilities	244,721	242,726	250,939	268,023
CAPITAL ACCOUNTS				
Capital stock: Common stock	4,015	4,015	4,015	4,115
Surplus	5,411	5,571	5,748	5,911
Undivided profits	3,077	3,080	3,528	3,175
Reserves	882	872	842	880
Total capital accounts	13,385	13,538	14,133	14,081
Total liabilities and capital accounts	258,106	256,264	265,072	272,104
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes	23,765	23,771	23,486	24,281

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

OHIO

[In thousands of dollars]

	Apr 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	241 banks	241 banks	241 banks	241 banks
ASSETS				
Loans and discounts (including overdrafts).....	907,888	947,635	1,024,569	1,084,020
U S Government securities, direct obligations.....	1,705,506	1,693,455	1,662,540	1,680,640
Obligations guaranteed by U S Government.....				
Obligations of States and political subdivisions.....	177,271	182,946	190,993	193,999
Other bonds, notes, and debentures.....	72,580	70,653	76,750	77,184
Corporate stocks, including stock of Federal Reserve bank.....	5,740	5,757	5,801	5,907
Reserve with Federal Reserve bank.....	359,902	383,125	404,388	432,148
Currency and coin.....	56,527	49,092	61,092	59,719
Balances with other banks, and cash items in process of collection.....	288,847	314,226	315,040	451,027
Bank premises owned, furniture and fixtures.....	29,648	29,898	30,338	30,508
Real estate owned other than bank premises.....	10	17		
Investments and other assets indirectly representing bank premises or other real estate.....	861	857	857	855
Customers' liability on acceptances outstanding.....	248	208	857	1,142
Income earned or accrued but not collected.....	6,258	5,691	4,913	5,882
Other assets.....	2,232	2,187	2,189	1,975
Total assets.....	3,613,518	3,685,771	3,780,343	4,025,022
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	1,805,667	1,843,294	1,932,977	2,136,098
Time deposits of individuals, partnerships, and corporations.....	969,779	971,066	957,397	966,727
Postal savings deposits.....	169	170	169	175
Deposits of U S Government.....	96,536	115,225	83,623	91,164
Deposits of States and political subdivisions.....	248,988	275,734	294,592	250,918
Deposits of banks.....	178,147	173,248	199,997	230,752
Other deposits (certified and cashiers' checks, etc.).....	57,235	48,141	44,937	80,550
Total deposits.....	3,356,521	3,426,878	3,513,692	3,756,384
Demand deposits.....	2,316,404	2,382,258	2,484,172	2,718,332
Time deposits.....	1,040,117	1,044,620	1,029,520	1,038,052
Bills payable, rediscounts, and other liabilities for borrowed money.....	500	20	800	50
Acceptances executed by or for account of reporting banks and outstanding.....	248	208	857	1,142
Income collected but not earned.....	6,002	6,503	7,541	7,001
Expenses accrued and unpaid.....	9,329	9,652	9,631	10,373
Other liabilities.....	2,120	2,558	2,910	3,600
Total liabilities.....	3,374,720	3,445,819	3,535,431	3,778,700
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	3,400	3,400	3,400	3,400
Common stock.....	79,276	79,576	79,761	80,096
Total capital stock.....	82,676	82,976	83,161	83,496
Surplus.....	107,636	108,970	109,633	114,487
Undivided profits.....	40,757	40,187	44,071	39,938
Reserves.....	7,729	7,819	8,047	8,401
Total capital accounts.....	238,798	239,952	244,912	246,322
Total liabilities and capital accounts.....	3,613,518	3,685,771	3,780,343	4,025,022
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	530,554	540,716	549,569	540,792

Assets and liabilities of national banks, by States, at date of each call during year ended December 31, 1950—Continued

OKLAHOMA

[In thousands of dollars]

	Apr. 24, 1950	June 30, 1950	Oct 4, 1950	Dec 30, 1950
	199 banks	199 banks	199 banks	199 banks
ASSETS				
Loans and discounts (including overdrafts).....	372, 227	364, 796	393, 467	411, 969
U S Government securities, direct obligations.....	545, 497	551, 194	525, 555	526, 455
Obligations guaranteed by U S Government.....		19	19	19
Obligations of States and political subdivisions.....	81, 288	82, 566	91, 666	99, 319
Other bonds, notes, and debentures.....	14, 324	16, 229	20, 674	19, 048
Corporate stocks, including stock of Federal Reserve bank.....	1, 937	1, 938	1, 989	2, 308
Reserve with Federal Reserve bank.....	159, 636	171, 314	162, 816	187, 642
Currency and coin.....	17, 944	16, 118	16, 086	18, 151
Balances with other banks, and cash items in process of collection.....	213, 137	243, 514	212, 159	290, 731
Bank premises owned, furniture and fixtures.....	6, 608	6, 749	6, 749	7, 097
Real estate owned other than bank premises.....	59	62	159	64
Investments and other assets indirectly representing bank premises or other real estate.....	833	2, 489	3, 353	3, 272
Customers' liability on acceptances outstanding.....	76	48	384	127
Income earned or accrued but not collected.....	1, 660	1, 496	1, 248	1, 530
Other assets.....	1, 287	703	1, 092	926
Total assets.....	1, 416, 513	1, 459, 229	1, 437, 416	1, 568, 658
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	880, 103	902, 765	891, 489	976, 901
Time deposits of individuals, partnerships, and corporations.....	97, 164	97, 304	95, 051	92, 947
Postal savings deposits.....	95	96	95	96
Deposits of U S Government.....	24, 975	26, 823	28, 806	25, 273
Deposits of States and political subdivisions.....	154, 432	149, 562	154, 675	170, 349
Deposits of banks.....	145, 859	161, 768	141, 034	175, 671
Other deposits (certified and cashiers' checks, etc.).....	12, 142	16, 948	13, 301	19, 006
Total deposits.....	1, 314, 770	1, 355, 266	1, 324, 451	1, 400, 243
Demand deposits.....	1, 213, 006	1, 253, 424	1, 220, 742	1, 356, 112
Time deposits.....	101, 764	101, 842	103, 709	104, 131
Bills payable, rediscounts, and other liabilities for borrowed money.....			5, 000	
Acceptances executed by or for account of reporting banks and outstanding.....	76	48	384	127
Income collected but not earned.....	989	988	1, 095	930
Expenses accrued and unpaid.....	2, 798	2, 930	3, 390	3, 972
Other liabilities.....	258	669	185	883
Total liabilities.....	1, 318, 891	1, 359, 901	1, 334, 505	1, 466, 155
CAPITAL ACCOUNTS				
Capital stock. Common stock.....	29, 303	29, 878	30, 078	30, 628
Surplus.....	35, 245	36, 195	36, 352	37, 243
Undivided profits.....	28, 116	28, 002	31, 333	29, 436
Reserves.....	4, 958	5, 253	5, 148	5, 196
Total capital accounts.....	97, 622	99, 328	102, 911	102, 503
Total liabilities and capital accounts.....	1, 416, 513	1, 459, 229	1, 437, 416	1, 568, 658
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	257, 493	260, 375	270, 309	272, 806

Assets and liabilities of national banks, by States, at date of each call during year ended December 31, 1950—Continued

OREGON

[In thousands of dollars]

	Apr. 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	20 banks	20 banks	20 banks	20 banks
ASSETS				
Loans and discounts (including overdrafts).....	337,324	362,627	437,547	459,796
U. S. Government securities, direct obligations.....	499,264	482,227	453,095	452,576
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	94,475	98,015	98,768	101,988
Other bonds, notes, and debentures.....	9,510	9,498	12,635	14,740
Corporate stocks, including stock of Federal Reserve bank.....	1,374	1,380	1,501	1,670
Reserve with Federal Reserve bank.....	141,299	141,088	156,262	158,962
Currency and coin.....	12,389	12,130	12,932	13,334
Balances with other banks, and cash items in process of collection.....	79,081	93,429	108,812	111,747
Bank premises owned, furniture and fixtures.....	14,181	14,210	14,346	14,628
Real estate owned other than bank premises.....	7	7	3	3
Customers' liability on acceptance outstanding.....	357	342	512	330
Income earned or accrued but not collected.....	2,874	4,282	2,926	4,338
Other assets.....	911	699	1,261	883
Total assets.....	1,193,046	1,219,934	1,300,600	1,334,995
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	637,107	666,600	739,859	735,876
Time deposits of individuals, partnerships, and corporations.....	322,782	321,760	322,233	326,913
Postal savings deposits.....	15	15	15	15
Deposits of U. S. Government.....	17,686	23,719	18,741	17,587
Deposits of States and political subdivisions.....	82,664	69,075	70,977	102,949
Deposits of banks.....	31,243	32,958	42,432	40,245
Other deposits (certified and cashiers' checks, etc.).....	13,739	20,411	18,140	23,214
Total deposits.....	1,105,236	1,134,538	1,212,397	1,246,799
Demand deposits.....	777,245	807,435	885,351	914,625
Time deposits.....	327,991	327,103	327,066	332,174
Bills payable, rediscounts, and other liabilities for borrowed money.....	4,500			
Mortgages or other liens on bank premises and other real estate.....	25	25	25	25
Acceptances executed by or for account of reporting banks and outstanding.....	369	415	550	484
Income collected but not earned.....	3,422	3,918	4,591	4,178
Expenses accrued and unpaid.....	3,781	3,551	4,821	3,872
Other liabilities.....	1,001	1,069	922	994
Total liabilities.....	1,118,334	1,143,516	1,223,306	1,256,352
CAPITAL ACCOUNTS				
Capital stock—Common stock.....	16,415	19,415	21,665	21,715
Surplus.....	29,393	26,650	28,900	34,117
Undivided profits.....	28,694	30,129	26,514	22,579
Reserves.....	210	224	215	232
Total capital accounts.....	74,712	76,418	77,294	78,643
Total liabilities and capital accounts.....	1,193,046	1,219,934	1,300,600	1,334,995
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	247,537	246,145	240,673	250,863

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

PENNSYLVANIA

[In thousands of dollars]

	Apr. 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	633 banks	631 banks	630 banks	627 banks
ASSETS				
Loans and discounts (including overdrafts)	1,829,803	1,861,606	2,026,175	2,114,115
U. S. Government securities, direct obligations	3,242,153	3,344,552	3,168,122	3,115,105
Obligations guaranteed by U. S. Government				
Obligations of States and political subdivisions	313,400	322,324	361,891	365,004
Other bonds, notes, and debentures	349,627	360,325	364,663	382,380
Corporate stocks, including stock of Federal Reserve bank	26,473	26,134	25,462	19,262
Reserve with Federal Reserve bank	757,155	781,773	816,288	839,662
Currency and coin	118,031	93,362	119,146	118,020
Balances with other banks, and cash items in process of collection	542,744	568,265	568,286	744,966
Bank premises owned, furniture and fixtures	60,649	60,197	61,038	61,336
Real estate owned other than bank premises	807	875	830	889
Investments and other assets indirectly representing bank premises or other real estate	1,904	2,923	3,886	4,867
Customers' liability on acceptances outstanding	6,405	6,912	5,008	5,320
Income earned or accrued but not collected	13,255	12,548	9,719	12,296
Other assets	7,026	8,717	7,129	6,598
Total assets	7,269,432	7,450,690	7,537,820	7,789,997
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	3,621,239	3,703,070	3,787,684	4,035,553
Time deposits of individuals, partnerships, and corporations	1,925,882	1,935,659	1,920,990	1,916,021
Postal savings deposits	543	634	613	639
Deposits of U. S. Government	134,342	170,747	131,525	151,370
Deposits of States and political subdivisions	270,905	278,255	296,735	248,787
Deposits of banks	483,318	505,323	526,910	575,533
Other deposits (certified and cashiers' checks, etc.)	49,391	62,485	57,019	76,733
Total deposits	6,485,680	6,654,173	6,721,476	7,004,656
Demand deposits	4,474,709	4,624,193	4,704,268	5,011,262
Time deposits	2,010,971	2,029,980	2,017,208	1,993,374
Bills payable, rediscounts, and other liabilities for borrowed money	1,720	10,190	18,540	2,765
Acceptances executed by or for account of reporting banks and outstanding	6,776	7,743	5,540	6,220
Income collected but not earned	10,016	10,944	12,300	11,626
Expenses accrued and unpaid	18,858	18,122	20,776	19,633
Other liabilities	3,718	7,609	4,608	9,383
Total liabilities	6,526,708	6,708,781	6,783,240	7,054,263
CAPITAL ACCOUNTS				
Capital stock				
Preferred stock	50	50	50	50
Common stock	214,671	214,371	214,826	209,846
Total capital stock	214,721	214,421	214,876	209,896
Surplus	360,147	362,165	363,037	407,564
Undivided profits	129,203	126,280	137,805	103,413
Reserves and retirement account for preferred stock	38,653	39,043	38,862	14,861
Total capital accounts	742,724	741,909	754,580	735,734
Total liabilities and capital accounts	7,269,432	7,450,690	7,537,820	7,789,997
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes	851,062	841,681	830,106	815,317

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

RHODE ISLAND

(In thousands of dollars)

	Apr 24, 1950	June 30, 1950	Oct 4, 1950	Dec 30, 1950
	8 banks	8 banks	7 banks	7 banks
ASSETS				
Loans and discounts (including overdrafts).....	76,709	83,717	89,957	97,625
U. S. Government securities, direct obligations.....	125,892	106,390	120,811	111,384
Obligations guaranteed by U. S. Government.....	4,075	4,600	4,870	4,724
Obligations of States and political subdivisions.....	4,128	4,346	6,454	6,434
Other bonds, notes, and debentures.....	589	589	715	714
Corporate stocks, including stock of Federal Reserve bank.....	22,930	25,830	29,977	32,454
Reserve with Federal Reserve bank.....	5,178	3,771	6,082	5,618
Currency and coin.....	14,461	15,671	12,577	23,974
Balances with other banks, and cash items in process of collection.....	1,174	1,170	1,358	2,258
Bank premises owned, furniture and fixtures.....	92	243	460	136
Customers' liability on acceptances outstanding.....	616	556	501	609
Income earned or accrued but not collected.....	584	695	1,003	82
Other assets.....	250,428	247,578	274,765	286,012
Total assets.....	250,428	247,578	274,765	286,012
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	179,383	168,036	189,155	206,721
Time deposits of individuals, partnerships, and corporations.....	20,155	20,028	21,912	22,397
Postal savings deposits.....	50	50	5	151
Deposits of U. S. Government.....	8,351	8,512	5,787	7,169
Deposits of States and political subdivisions.....	13,403	15,352	17,512	12,990
Deposits of banks.....	7,829	7,792	9,734	8,569
Other deposits (certified and cashiers' checks, etc.).....	1,617	2,077	3,130	3,143
<i>Total deposits.....</i>	<i>230,788</i>	<i>221,847</i>	<i>247,235</i>	<i>261,140</i>
<i>Demand deposits.....</i>	<i>210,274</i>	<i>201,460</i>	<i>225,254</i>	<i>238,283</i>
<i>Time deposits.....</i>	<i>20,514</i>	<i>20,387</i>	<i>21,981</i>	<i>22,857</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			2,500	
Acceptances executed by or for account of reporting banks and outstanding.....	92	243	460	136
Income collected but not earned.....	394	412	489	545
Expenses accrued and unpaid.....	978	851	1,051	1,176
Other liabilities.....	49	210	77	212
Total liabilities.....	232,301	223,563	251,812	263,209
CAPITAL ACCOUNTS				
Capital stock Common stock.....	8,820	8,820	8,320	8,320
Surplus.....	10,675	10,745	10,025	10,060
Undivided profits.....	4,224	4,027	4,264	4,079
Reserves.....	408	423	344	344
Total capital accounts.....	24,127	24,015	22,953	22,803
Total liabilities and capital accounts.....	256,428	247,578	274,765	286,012
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	19,680	18,648	16,254	16,801

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

SOUTH CAROLINA

[In thousands of dollars]

	Apr. 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	25 banks	25 banks	25 banks	25 banks
ASSETS				
Loans and discounts (including overdrafts).....	104,637	109,472	127,993	133,009
U. S. Government securities, direct obligations.....	192,732	182,531	173,091	169,109
Obligations guaranteed by U. S. Government.....	14,602	14,660	15,779	17,017
Obligations of States and political subdivisions.....	9,197	9,238	10,295	9,737
Other bonds, notes, and debentures.....	524	524	558	558
Corporate stocks, including stock of Federal Reserve bank.....	42,925	41,330	43,472	46,871
Reserve with Federal Reserve bank.....	10,813	8,501	12,496	11,078
Currency and coin.....	41,105	50,856	58,525	63,589
Balances with other banks, and cash items in process of collection.....	2,501	3,280	3,339	3,286
Bank premises owned, furniture and fixtures.....	1			42
Real estate owned other than bank premises.....	48	48	47	43
Investments and other assets indirectly representing bank premises or other real estate.....	512	474	434	406
Income earned or accrued but not collected.....	265	291	252	216
Other assets.....				
Total assets.....	419,862	421,205	446,281	454,961
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	265,797	270,652	296,551	300,361
Time deposits of individuals, partnerships, and corporations.....	52,965	52,569	53,258	51,488
Postal savings deposits.....	7	7	7	7
Deposits of U. S. Government.....	8,997	10,432	8,677	9,457
Deposits of States and political subdivisions.....	46,971	43,175	38,349	41,836
Deposits of banks.....	15,192	12,955	16,195	17,252
Other deposits (certified and cashiers' checks, etc.).....	4,527	5,451	5,807	7,088
Total deposits.....	394,466	395,241	418,844	427,489
Demand deposits.....	539,712	541,853	564,244	574,829
Time deposits.....	54,744	53,388	54,600	52,660
Bills payable, rediscounts, and other liabilities for borrowed money.....	617	670	752	669
Income collected but not earned.....	973	1,011	1,146	1,560
Expenses accrued and unpaid.....	297	668	710	997
Other liabilities.....				
Total liabilities.....	396,343	397,590	421,452	430,715
CAPITAL ACCOUNTS				
Capital stock—Common stock.....	7,537	7,537	7,937	7,987
Surplus.....	9,909	9,947	10,672	11,088
Undivided profits.....	4,863	4,822	4,948	3,867
Reserves.....	1,210	1,309	1,272	1,304
Total capital accounts.....	23,519	23,615	24,829	24,246
Total liabilities and capital accounts.....	419,862	421,205	446,281	454,961
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	65,789	68,077	67,019	66,581

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

SOUTH DAKOTA

[In thousands of dollars]

	Apr. 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	35 banks	35 banks	35 banks	35 banks
ASSETS				
Loans and discounts (including overdrafts)	74,241	74,160	74,467	78,599
U. S. Government securities, direct obligations	118,041	112,537	117,075	117,108
Obligations guaranteed by U. S. Government	11,223	4	4	4
Obligations of States and political subdivisions	7,507	10,806	11,610	11,417
Other bonds, notes, and debentures		7,174	7,369	7,078
Corporate stocks, including stock of Federal Reserve bank	292	292	301	304
Reserve with Federal Reserve bank	24,962	26,972	26,464	27,738
Currency and coin	3,550	3,486	3,406	3,440
Balances with other banks, and cash items in process of collection	19,791	27,667	32,451	29,660
Bank premises owned, furniture and fixtures	1,426	1,549	1,670	1,701
Income earned or accrued but not collected	849	842	772	785
Other assets	238	383	436	511
Total assets	262,120	265,872	276,021	278,345
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	157,099	157,096	171,805	174,621
Time deposits of individuals, partnerships, and corporations	48,983	48,600	47,936	48,254
Postal savings deposits	2	2	2	2
Deposits of U. S. Government	5,910	6,482	5,182	4,745
Deposits of States and political subdivisions	25,447	27,526	22,016	22,646
Deposits of banks	7,058	8,431	10,742	10,444
Other deposits (certified and cashiers' checks, etc.)	2,001	2,394	2,147	1,759
Total deposits	246,500	250,531	259,850	262,471
Demand deposits	195,619	200,020	210,140	212,466
Time deposits	50,881	50,511	49,690	50,005
Bills payable, rediscounts, and other liabilities for borrowed money	650			
Mortgages or other liens on bank premises and other real estate	28	28	28	27
Income collected but not earned	525	599	669	630
Expenses accrued and unpaid	756	768	851	956
Other liabilities	48	66	95	73
Total liabilities	248,507	251,992	261,473	264,157
CAPITAL ACCOUNTS				
Capital stock: Common stock	3,663	3,663	3,668	3,943
Surplus	6,110	6,155	6,355	6,282
Undivided profits	3,123	3,261	3,724	3,226
Reserves	717	801	801	737
Total capital accounts	13,613	13,880	14,548	14,188
Total liabilities and capital accounts	262,120	265,872	276,021	278,345
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes	41,501	40,684	39,609	40,495

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1950—Continued*

TENNESSEE

(In thousands of dollars)

	Apr. 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	72 banks	72 banks	72 banks	72 banks
ASSETS				
Loans and discounts (including overdrafts).....	454,417	450,274	527,332	595,765
U. S. Government securities, direct obligations.....	516,316	516,109	457,493	454,943
Obligations guaranteed by U. S. Government.....		6	6	6
Obligations of States and political subdivisions.....	78,088	81,425	78,392	78,810
Other bonds, notes, and debentures.....	21,952	14,920	16,052	14,501
Corporate stocks, including stock of Federal Reserve bank.....	2,579	2,589	2,608	2,491
Reserve with Federal Reserve bank.....	167,455	162,350	167,322	181,543
Currency and coin.....	23,456	20,046	21,866	24,209
Balances with other banks, and cash items in process of collection.....	158,799	179,758	177,719	236,606
Bank premises owned, furniture and fixtures.....	13,751	13,562	13,884	14,081
Real estate owned other than bank premises.....	154	147	145	138
Investments and other assets indirectly representing bank premises or other real estate.....	52	47	46	41
Customers' liability on acceptances outstanding.....	152	29	269	310
Income earned or accrued but not collected.....	1,769	1,961	1,341	1,681
Other assets.....	928	977	769	651
Total assets	1,439,868	1,444,200	1,465,244	1,605,776
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	684,760	699,382	723,996	769,976
Time deposits of individuals, partnerships, and corporations.....	290,383	290,865	285,261	284,167
Postal savings deposits.....	151	148	153	159
Deposits of U. S. Government.....	20,198	23,125	20,179	21,800
Deposits of States and political subdivisions.....	128,839	127,687	114,356	104,680
Deposits of banks.....	209,509	193,804	199,172	311,134
Other deposits (certified and cashiers' checks, etc.).....	10,828	12,740	11,842	12,636
<i>Total deposits</i>	<i>1,844,668</i>	<i>1,847,761</i>	<i>1,854,969</i>	<i>1,804,552</i>
<i>Demand deposits</i>	<i>1,041,628</i>	<i>1,044,447</i>	<i>1,056,664</i>	<i>1,205,782</i>
<i>Time deposits</i>	<i>503,140</i>	<i>503,304</i>	<i>298,405</i>	<i>298,770</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			10,000	25
Acceptances executed by or for account of reporting banks and outstanding.....	152	29	269	310
Income collected but not earned.....	3,935	4,190	4,683	4,419
Expenses accrued and unpaid.....	2,565	2,705	3,231	3,589
Other liabilities.....	386	449	335	638
Total liabilities	1,351,706	1,355,124	1,373,477	1,513,533
CAPITAL ACCOUNTS				
Capital stock.....				
Preferred stock.....	365	365	125	125
Common stock.....	26,836	26,836	27,226	28,376
<i>Total capital stock</i>	<i>27,201</i>	<i>27,201</i>	<i>27,351</i>	<i>28,501</i>
Surplus.....	42,845	43,313	43,863	44,481
Undivided profits.....	14,840	15,258	17,065	15,753
Reserves and retirement account for preferred stock.....	3,276	3,304	3,488	3,508
Total capital accounts	88,162	89,076	91,767	92,243
Total liabilities and capital accounts	1,439,868	1,444,200	1,465,244	1,605,776
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	155,547	160,604	168,092	153,619

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

TEXAS

[In thousands of dollars]

	Apr 24, 1950	June 30, 1950	Oct 4, 1950	Dec 30, 1950
	441 banks	441 banks	442 banks	442 banks
ASSETS				
Loans and discounts (including overdrafts).....	1,752,400	1,767,721	1,892,381	2,071,460
U S Government securities, direct obligations.....	1,889,308	1,913,680	1,843,711	1,891,786
Obligations guaranteed by U S Government.....		3	3	3
Obligations of States and political subdivisions.....	205,310	209,342	223,603	227,491
Other bonds, notes, and debentures.....	43,328	47,731	57,705	58,307
Corporate stocks, including stock of Federal Reserve bank.....	7,821	7,970	8,163	8,164
Reserve with Federal Reserve bank.....	665,017	693,316	672,515	756,230
Currency and coin.....	72,794	63,206	76,728	75,816
Balances with other banks, and cash items in process of collection.....	873,508	1,018,707	916,943	1,290,678
Bank premises owned, furniture and fixtures.....	50,297	51,074	53,631	53,706
Real estate owned other than bank premises.....	6,099	5,803	6,215	5,734
Investments and other assets indirectly representing bank premises or other real estate.....	7,050	7,121	5,806	6,967
Customers' liability on acceptances outstanding.....	4,470	6,521	12,616	13,101
Income earned or accrued but not collected.....	4,436	5,101	4,680	5,313
Other assets.....	2,938	2,329	2,773	2,519
Total assets.....	5,584,776	5,799,625	5,777,473	6,467,275
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	3,489,952	3,579,491	3,646,726	3,893,728
Time deposits of individuals, partnerships, and corporations.....	439,604	444,259	434,626	442,052
Postal savings deposits.....	365	365	365	395
Deposits of U S Government.....	76,475	88,968	73,220	88,573
Deposits of States and political subdivisions.....	490,014	490,555	452,817	506,125
Deposits of banks.....	679,809	770,462	723,736	1,011,124
Other deposits (certified and cashiers' checks, etc.).....	54,134	55,242	55,114	134,009
<i>Total deposits.....</i>	<i>5,290,353</i>	<i>5,429,342</i>	<i>5,386,604</i>	<i>6,076,006</i>
<i>Demand deposits.....</i>	<i>4,681,260</i>	<i>4,868,274</i>	<i>4,836,750</i>	<i>5,533,426</i>
<i>Time deposits.....</i>	<i>549,093</i>	<i>561,068</i>	<i>549,854</i>	<i>542,580</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	2,060		200	
Acceptances executed by or for account of reporting banks and outstanding.....	4,575	6,763	13,053	13,705
Income collected but not earned.....	3,235	3,749	4,372	4,169
Expenses accrued and unpaid.....	12,942	13,545	16,195	17,143
Other liabilities.....	696	2,129	526	1,760
Total liabilities.....	5,253,861	5,455,528	5,420,950	6,112,783
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	200	200	200	200
Common stock.....	121,703	128,788	129,678	130,743
<i>Total capital stock.....</i>	<i>121,903</i>	<i>128,988</i>	<i>129,878</i>	<i>130,943</i>
Surplus.....	131,371	137,114	138,289	142,166
Undivided profits.....	62,213	59,854	70,329	60,930
Reserves and retirement account for preferred stock.....	15,428	18,141	18,027	20,453
Total capital accounts.....	330,915	344,097	356,523	354,492
Total liabilities and capital accounts.....	5,584,776	5,799,625	5,777,473	6,467,275
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	790,491	817,837	813,491	821,035

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1950—Continued*

UTAH

[In thousands of dollars]

	Apr 24, 1950	June 30, 1950	Oct 4, 1950	Dec 30, 1950
	11 banks	11 banks	11 banks	11 banks
ASSETS				
Loans and discounts (including overdrafts).....	100,971	106,167	117,183	118,320
U. S. Government securities, direct obligations.....	117,432	113,559	104,596	110,415
Obligations guaranteed by U. S. Government.....		3	3	3
Obligations of States and political subdivisions.....	6,296	6,176	8,713	7,258
Other bonds, notes, and debentures.....	1,114	1,013	878	878
Corporate stocks, including stock of Federal Reserve bank.....	340	340	340	339
Reserve with Federal Reserve bank.....	38,605	37,430	44,829	44,088
Currency and coin.....	3,035	2,924	2,991	3,098
Balances with other banks, and cash items in process of collection.....	20,928	21,319	26,859	32,281
Bank premises owned, furniture and fixtures.....	2,365	2,419	2,590	2,607
Investments and other assets indirectly representing bank premises or other real estate.....	740	740	740	780
Income earned or accrued but not collected.....	36	9	76	43
Other assets.....	800	212	230	204
Total assets.....	292,660	292,311	310,028	320,374
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	153,836	155,952	171,326	165,194
Time deposits of individuals, partnerships, and corporations.....	69,480	69,313	67,636	68,196
Postal savings deposits.....	20	1,020	1,020	1,020
Deposits of U. S. Government.....	3,351	3,831	2,898	3,666
Deposits of States and political subdivisions.....	24,033	20,990	20,492	29,637
Deposits of banks.....	22,583	20,290	23,634	30,611
Other deposits (certified and cashiers' checks, etc.).....	1,409	2,606	1,986	2,466
<i>Total deposits.....</i>	<i>274,712</i>	<i>274,002</i>	<i>288,992</i>	<i>300,790</i>
<i>Demand deposits.....</i>	<i>204,623</i>	<i>203,080</i>	<i>219,747</i>	<i>230,980</i>
<i>Time deposits.....</i>	<i>70,089</i>	<i>70,922</i>	<i>69,245</i>	<i>69,804</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			1,500	
Income collected but not earned.....	693	833	1,078	1,042
Expenses accrued and unpaid.....	907	1,107	1,289	1,530
Other liabilities.....	175	246	447	198
Total liabilities.....	276,487	276,188	293,306	303,560
CAPITAL ACCOUNTS				
Capital stock. Common stock.....	5,200	5,200	5,200	5,200
Surplus.....	5,675	5,684	5,694	5,756
Undivided profits.....	4,039	3,985	4,559	4,602
Reserves.....	1,259	1,254	1,269	1,256
Total capital accounts.....	16,173	16,123	16,722	16,814
Total liabilities and capital accounts.....	292,660	292,311	310,028	320,374
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	6,502	6,436	8,960	7,436

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

VERMONT

[In thousands of dollars]

	Apr. 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	39 banks	39 banks	39 banks	39 banks
ASSETS				
Loans and discounts (including overdrafts).....	52,812	54,568	55,032	54,297
U. S. Government securities, direct obligations.....	45,040	44,649	48,043	49,473
Obligations guaranteed by U. S. Government.....	6,590	7,371	6,881	6,232
Other bonds, notes, and debentures.....	4,157	3,882	4,027	4,005
Corporate stocks, including stock of Federal Reserve bank.....	316	318	318	318
Reserve with Federal Reserve bank.....	11,127	12,450	14,075	14,076
Currency and coin.....	2,458	2,203	2,917	2,525
Balances with other banks, and cash items in process of collection.....	11,228	11,517	12,282	14,027
Bank premises owned, furniture and fixtures.....	1,502	1,488	1,508	1,501
Real estate owned other than bank premises.....	19	20	14	35
Investments and other assets indirectly representing bank premises and other real estate.....	23	23	23	23
Income earned or accrued but not collected.....	133	156	125	161
Other assets.....	114	84	93	72
Total assets.....	135,519	138,765	145,365	146,772
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	50,285	51,867	56,382	57,633
Time deposits of individuals, partnerships, and corporations.....	62,642	62,959	63,072	62,954
Postal savings deposits.....	3	3	3	3
Deposits of U. S. Government.....	1,598	1,785	1,753	2,288
Deposits of States and political subdivisions.....	3,260	3,951	5,416	4,782
Deposits of banks.....	1,001	1,034	974	1,184
Other deposits (certified and cashiers' checks, etc.).....	1,433	1,562	1,920	2,274
Total deposits.....	120,222	123,161	129,520	131,118
Demand deposits.....	66,891	69,623	65,797	67,504
Time deposits.....	63,331	63,638	63,723	63,614
Bills payable, rediscounts, and other liabilities for borrowed money.....		100		
Income collected but not earned.....	504	548	586	513
Expenses accrued and unpaid.....	127	216	147	208
Other liabilities.....	355	458	407	430
Total liabilities.....	121,208	124,483	130,660	132,269
CAPITAL ACCOUNTS				
Capital stock, Common stock.....	4,753	4,753	4,753	4,753
Surplus.....	4,893	4,966	4,998	5,128
Undivided profits.....	3,344	3,209	3,596	3,520
Reserves.....	1,321	1,354	1,358	1,102
Total capital accounts.....	14,311	14,282	14,705	14,503
Total liabilities and capital accounts.....	135,519	138,765	145,365	146,772
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	5,085	5,394	5,356	5,393

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued***VIRGINIA**

[In thousands of dollars]

	Apr. 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	132 banks	132 banks	132 banks	132 banks
ASSETS				
Loans and discounts (including overdrafts).....	374,815	384,490	407,444	420,268
U. S. Government securities, direct obligations.....	464,188	443,436	445,446	441,842
Obligations guaranteed by U. S. Government.....		17	21	21
Obligations of States and political subdivisions.....		36,159	39,710	41,055
Other bonds, notes, and debentures.....	17,965	17,636	19,654	21,844
Corporate stocks, including stock of Federal Reserve bank.....	2,021	2,027	2,033	2,071
Reserve with Federal Reserve bank.....	109,219	108,072	121,337	138,788
Currency and coin.....	25,778	20,825	26,102	24,518
Balances with other banks, and cash items in process of collection.....	111,454	132,209	149,310	156,438
Bank premises owned, furniture and fixtures.....	11,396	11,463	11,850	11,772
Real estate owned other than bank premises.....	184	178	131	122
Investments and other assets indirectly representing bank premises or other real estate.....	715	722	736	684
Customers' liability on acceptances outstanding.....	107	86	175	163
Income earned or accrued but not collected.....	1,273	1,206	1,007	1,136
Other assets.....	1,269	1,321	1,353	1,287
Total assets.....	1,154,653	1,159,847	1,226,309	1,262,009
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	548,276	553,098	607,819	587,252
Time deposits of individuals, partnerships, and corporations.....	311,511	312,499	315,044	313,382
Postal savings deposits.....	15	115	115	120
Deposits of U. S. Government.....	41,098	37,413	30,159	32,845
Deposits of States and political subdivisions.....	77,167	71,643	63,333	77,033
Deposits of banks.....	71,479	76,321	96,406	132,783
Other deposits (certified and cashiers' checks, etc.).....	10,666	13,849	15,652	21,222
<i>Total deposits.....</i>	<i>1,080,212</i>	<i>1,061,958</i>	<i>1,128,528</i>	<i>1,164,637</i>
<i>Demand deposits.....</i>	<i>780,823</i>	<i>723,464</i>	<i>783,874</i>	<i>821,087</i>
<i>Time deposits.....</i>	<i>339,589</i>	<i>341,474</i>	<i>344,654</i>	<i>343,550</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	575	1,155	780	100
Acceptances executed by or for account of reporting banks and outstanding.....	107	86	175	163
Income collected but not earned.....	1,665	1,852	2,036	1,916
Expenses accrued and unpaid.....	3,144	2,608	3,201	3,265
Other liabilities.....	88	876	80	1,014
Total liabilities.....	1,065,791	1,071,515	1,134,800	1,171,095
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	25	25	25	25
Common stock.....	27,683	27,701	27,801	27,801
<i>Total capital stock.....</i>	<i>27,708</i>	<i>27,726</i>	<i>27,826</i>	<i>27,826</i>
Surplus.....	37,936	38,463	38,795	40,582
Undivided profits.....	18,626	17,470	19,984	17,391
Reserves and retirement account for preferred stock.....	4,592	4,073	4,904	5,105
Total capital accounts.....	88,862	88,332	91,509	90,914
Total liabilities and capital accounts.....	1,154,653	1,159,847	1,226,309	1,262,009
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	184,073	175,956	174,832	179,548

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

VIRGIN ISLANDS OF THE UNITED STATES

[In thousands of dollars]

	Apr 24, 1950	June 30, 1950	Oct 4, 1950	Dec. 30, 1950
	1 bank	1 bank	1 bank	1 bank
ASSETS				
Loans and discounts (including overdrafts)	1, 166	1, 213	1, 214	1, 318
U. S. Government securities, direct obligations	2, 720	2, 769	2, 769	2, 568
Obligations guaranteed by U. S. Government				
Other bonds, notes, and debentures	20	20	10	10
Reserve with approved national banking associations	396	477	376	518
Currency and coin	341	241	241	209
Balances with other banks, and cash items in process of collection	33	30	33	25
Bank premises owned, furniture and fixtures	12	40	43	11
Income earned or accrued but not collected	4	35	7	35
Other assets	38	6	10	5
Total assets	4, 730	4, 831	4, 703	4, 699
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	1, 263	1, 437	1, 328	1, 283
Time deposits of individuals, partnerships, and corporations	2, 006	1, 990	1, 931	1, 934
Postal savings deposits				
Deposits of U. S. Government	236	242	242	233
Deposits of States and political subdivisions	769	682	738	816
Deposits of banks	25	35	12	6
Other deposits (certified and cashiers' checks, etc.)	15	11	7	8
Total deposits	4, 914	4, 397	4, 258	4, 280
Demand deposits	2, 253	2, 330	2, 253	2, 272
Time deposits	2, 661	2, 067	2, 005	2, 008
Bills payable, rediscounts, and other liabilities for borrowed money				
Income collected but not earned	7	7	6	7
Expenses accrued and unpaid	6	12	9	19
Other liabilities	5	5	13	7
Total liabilities	4, 332	4, 421	4, 286	4, 313
CAPITAL ACCOUNTS				
Capital stock				
Preferred stock	100	100	100	100
Common stock	50	50	50	50
Total capital stock	150	150	150	150
Surplus	75	75	75	100
Undivided profits	53	52	61	39
Reserves and retirement account for preferred stock	120	133	131	97
Total capital accounts	398	410	417	386
Total liabilities and capital accounts	4, 730	4, 831	4, 703	4, 699
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes	320	320	320	320

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

WASHINGTON

[In thousands of dollars]

	Apr. 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	37 banks	36 banks	36 banks	36 banks
ASSETS				
Loans and discounts (including overdrafts).....	512,392	525,190	622,068	624,987
U. S. Government securities, direct obligations.....	660,350	645,097	583,728	585,920
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	126,006	140,484	147,518	140,603
Other bonds, notes, and debentures.....	27,931	32,315	39,376	39,888
Corporate stocks, including stock of Federal Reserve bank.....	2,021	2,008	2,091	2,149
Reserve with Federal Reserve bank.....	188,883	196,042	200,656	206,649
Currency and coin.....	24,870	19,431	25,408	28,875
Balances with other banks, and cash items in process of collection.....	154,951	163,369	173,420	208,110
Bank premises owned, furniture and fixtures.....	12,044	12,271	12,887	14,124
Real estate owned other than bank premises.....	315	472	534	442
Investments and other assets indirectly representing bank premises or other real estate.....	505	554	554	475
Customers' liability on acceptances outstanding.....	135	207	193	313
Income earned or accrued but not collected.....	4,591	3,498	3,534	3,292
Other assets.....	755	666	797	670
Total assets.....	1,715,749	1,741,604	1,813,264	1,853,497
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	928,988	936,428	1,007,434	1,061,263
Time deposits of individuals, partnerships, and corporations.....	441,133	442,950	432,295	437,107
Postal savings deposits.....	12	9	9	9
Deposits of U. S. Government.....	41,381	49,738	35,097	35,318
Deposits of States and political subdivisions.....	111,265	115,458	114,546	106,076
Deposits of banks.....	68,372	71,144	85,692	80,648
Other deposits (certified and cashiers' checks, etc.).....	13,177	16,515	18,618	17,209
Total deposits.....	1,604,528	1,632,242	1,693,691	1,737,630
Demand deposits.....	1,167,080	1,188,180	1,256,454	1,296,811
Time deposits.....	447,248	444,062	437,237	441,819
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,500		3,500	
Mortgages or other liens on bank premises and other real estate.....				116
Acceptances executed by or for account of reporting banks and outstanding.....	166	210	329	333
Income collected but not earned.....	4,102	4,350	5,029	4,482
Expenses accrued and unpaid.....	4,329	3,304	4,396	3,992
Other liabilities.....	514	518	460	417
Total liabilities.....	1,614,939	1,640,624	1,707,405	1,746,970
CAPITAL ACCOUNTS				
Capital stock. Common stock.....	28,820	28,870	29,685	30,685
Surplus.....	38,548	38,341	40,113	41,306
Undivided profits.....	21,279	21,544	23,683	21,897
Reserves.....	12,163	12,225	12,378	12,639
Total capital accounts.....	100,810	100,980	105,859	106,527
Total liabilities and capital accounts.....	1,715,749	1,741,604	1,813,264	1,853,497
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	295,053	318,541	312,745	312,925

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1950—Continued*

WEST VIRGINIA

[In thousands of dollars]

	Apr. 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	74 banks	74 banks	74 banks	74 banks
ASSETS				
Loans and discounts (including overdrafts).....	134,633	138,887	145,349	145,219
U. S. Government securities, direct obligations.....	247,473	249,894	243,643	238,723
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	16,119	16,151	16,961	17,088
Other bonds, notes, and debentures.....	7,905	7,853	7,461	7,462
Corporate stocks, including stock of Federal Reserve bank.....	955	962	997	1,001
Reserve with Federal Reserve bank.....	48,240	52,102	52,120	56,765
Currency and coin.....	14,521	11,181	12,957	13,259
Balances with other banks, and cash items in process of collection.....	54,712	59,092	56,884	72,381
Bank premises owned, furniture and fixtures.....	4,616	4,530	4,603	4,704
Real estate owned other than bank premises.....	218	239	227	170
Investments and other assets indirectly representing bank premises or other real estate.....	50	60	70	
Customers' liability on acceptances outstanding.....	16	16	32	
Income earned or accrued but not collected.....	158	246	142	235
Other assets.....	523	472	620	558
Total assets.....	530,139	541,685	542,066	557,565
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	277,309	281,325	288,542	282,885
Time deposits of individuals, partnerships, and corporations.....	133,829	133,686	131,289	126,620
Postal savings deposits.....	25	25	25	30
Deposits of U. S. Government.....	10,004	12,284	9,258	13,043
Deposits of States and political subdivisions.....	37,970	40,810	38,083	44,587
Deposits of banks.....	23,310	24,772	24,599	31,201
Other deposits (certified and cashiers' checks, etc.).....	4,827	5,828	5,858	15,690
Total deposits.....	487,274	498,730	497,654	514,026
Demand deposits.....	351,675	363,276	364,709	385,829
Time deposits.....	135,599	135,454	132,945	128,197
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,256	900	700	
Mortgages or other liens on bank premises and other real estate.....	28	28	28	28
Acceptances executed by or for account of reporting banks and outstanding.....	16	16	32	
Income collected but not earned.....	455	416	424	360
Expenses accrued and unpaid.....	914	1,021	1,000	1,121
Other liabilities.....	116	330	126	369
Total liabilities.....	490,059	501,441	499,964	515,904
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	12,810	12,835	12,835	12,835
Surplus.....	18,597	18,998	20,047	20,903
Undivided profits.....	6,852	6,563	7,330	5,905
Reserves.....	1,821	1,848	1,890	2,018
Total capital accounts.....	40,080	40,244	42,102	41,661
Total liabilities and capital accounts.....	530,139	541,685	542,066	557,565
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	69,250	70,689	72,244	71,188

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

WISCONSIN

[In thousands of dollars]

	Apr. 24, 1950	June 30, 1950	Oct. 4, 1950	Dec. 30, 1950
	95 banks	95 banks	95 banks	95 banks
ASSETS				
Loans and discounts (including overdrafts)	284,341	298,204	322,279	344,644
U. S. Government securities, direct obligations	778,557	786,364	739,542	722,087
Obligations guaranteed by U. S. Government			32	45
Obligations of States and political subdivisions	50,742	52,118	57,114	60,846
Other bonds, notes, and debentures	49,094	53,016	57,247	58,423
Corporate stocks, including stock of Federal Reserve bank	1,836	1,837	1,876	1,900
Reserve with Federal Reserve bank	139,879	143,754	142,185	150,125
Currency and coin	18,827	16,674	20,033	18,238
Balances with other banks, and cash items in process of collection	142,188	144,118	156,437	228,803
Bank premises owned, furniture and fixtures	8,999	9,052	9,093	9,008
Real estate owned other than bank premises	1	1	1	3
Investments and other assets indirectly representing bank premises or other real estate	35		3	1
Customers' liability on acceptances outstanding	157	162	86	130
Income earned or accrued but not collected	3,317	3,411	2,433	3,399
Other assets	1,792	1,690	2,208	2,488
Total assets	1,479,765	1,510,491	1,510,569	1,600,230
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	654,638	677,353	702,046	767,261
Time deposits of individuals, partnerships, and corporations	486,044	482,090	475,379	473,225
Postal savings deposits	34	32	32	41
Deposits of U. S. Government	46,116	55,340	42,383	43,951
Deposits of States and political subdivisions	76,218	79,189	66,362	61,324
Deposits of banks	101,890	102,365	109,004	129,918
Other deposits (certified and cashiers' checks, etc.)	17,743	17,083	15,649	24,304
Total deposits	1,382,683	1,413,472	1,410,855	1,500,024
<i>Demand deposits</i>	<i>890,493</i>	<i>925,311</i>	<i>929,465</i>	<i>1,020,183</i>
<i>Time deposits</i>	<i>492,190</i>	<i>488,161</i>	<i>481,390</i>	<i>479,836</i>
Bills payable, rediscounts, and other liabilities for borrowed money	100			
Acceptances executed by or for account of reporting banks and outstanding	157	162	86	130
Income collected but not earned	1,530	1,614	1,816	1,657
Expenses accrued and unpaid	3,533	3,192	3,718	3,405
Other liabilities	114	296	140	795
Total liabilities	1,388,117	1,418,736	1,416,615	1,506,011
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock	50	50	50	50
Common stock	27,355	27,355	27,355	27,705
Total capital stock	27,405	27,405	27,405	27,755
Surplus	33,610	33,677	34,101	34,752
Undivided profits	24,387	24,567	26,543	26,199
Reserves and retirement account for preferred stock	6,246	6,106	5,905	5,513
Total capital accounts	91,648	91,755	93,954	94,219
Total liabilities and capital accounts	1,479,765	1,510,491	1,510,569	1,600,230
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes	120,619	133,546	135,419	134,084

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1950—Continued

WYOMING

[In thousands of dollars]

	Apr 24, 1950	June 30, 1950	Oct 4, 1950	Dec 30, 1950
	24 banks	24 banks	24 banks	24 banks
ASSETS				
Loans and discounts (including overdrafts)	46,261	46,854	51,753	51,062
U S Government securities, direct obligations	78,635	77,985	73,733	82,744
Obligations guaranteed by U S Government	6,578	6,357	6,768	7,031
Obligations of States and political subdivisions	1,594	1,616	1,605	1,936
Other bonds, notes, and debentures	210	216	217	219
Corporate stocks, including stock of Federal Reserve bank	17,035	17,637	18,511	19,502
Reserve with Federal Reserve bank	3,321	3,476	3,254	3,210
Currency and coin	22,758	22,480	26,281	32,551
Balances with other banks, and cash items in process of collection	1,021	1,030	1,101	1,060
Bank premises owned, furniture and fixtures	28	181	161	162
Real estate owned other than bank premises	131	57	63	37
Income earned or accrued but not collected	53			
Other assets				
Total assets	177,645	177,889	183,448	199,514
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	102,403	102,471	111,943	116,392
Time deposits of individuals, partnerships, and corporations	30,694	30,393	29,740	29,957
Postal savings deposits	18	18	18	18
Deposits of U S Government	2,942	3,412	2,885	2,394
Deposits of States and political subdivisions	20,377	20,695	15,835	24,719
Deposits of banks	9,343	7,568	9,506	11,807
Other deposits (certified and cashiers' checks, etc.)	1,387	2,723	1,963	3,125
<i>Total deposits</i>	<i>167,164</i>	<i>167,280</i>	<i>171,891</i>	<i>188,412</i>
<i>Demand deposits</i>	<i>135,934</i>	<i>136,367</i>	<i>141,651</i>	<i>158,095</i>
<i>Time deposits</i>	<i>31,230</i>	<i>30,913</i>	<i>30,240</i>	<i>30,377</i>
Bills payable, rediscounts, and other liabilities for borrowed money			500	
Income collected but not earned	382	370	481	435
Expenses accrued and unpaid	212	256	251	255
Other liabilities	2	40	17	55
Total liabilities	167,760	167,946	173,140	189,157
CAPITAL ACCOUNTS				
Capital stock Common stock	2,365	2,385	2,385	2,385
Surplus	4,660	4,861	4,861	5,095
Undivided profits	2,410	2,334	2,723	2,402
Reserves	450	363	339	475
Total capital accounts	9,885	9,943	10,308	10,357
Total liabilities and capital accounts	177,645	177,889	183,448	199,514
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes	32,290	32,704	31,050	34,508

TABLE No. 14.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1950*

[In thousands of dollars]

Location	Num- ber of banks	Earnings from current operations									Trust depart- ment earnings	Other current earnings	Total earnings from current operations
		Interest and dividends on securities		Interest and discount on loans	Service charges and other fees on banks' loans	Service charges on deposit accounts	Other service charges, com- missions, collection and exchange charges	Total					
		U. S. Government obligations	Other securities										
Total New England States.													
Maine.....	32	1,914	381	3,088	10	395	102	301	210		7,000		
New Hampshire.....	51	1,196	302	3,623	11	110	124	110	288		6,289		
Vermont.....	39	861	213	2,991	19	278	73	76	146		4,557		
Massachusetts.....	116	21,315	3,300	35,050	433	4,336	2,142	2,603	5,688		74,867		
Rhode Island.....	7	1,864	210	2,843	8	339	39	175	128		6,606		
Connecticut.....	47	3,263	1,173	9,250	61	1,383	313	1,960	1,072		20,882		
Total New England States.													
	292	32,413	5,581	57,445	542	7,566	2,798	5,225	7,532		119,102		
Total Eastern States.													
New York.....	376	78,723	22,323	128,056	2,386	11,906	4,703	10,120	23,703		281,920		
New Jersey.....	205	20,944	4,931	28,876	198	4,258	749	1,651	2,138		63,745		
Pennsylvania.....	627	57,187	17,632	80,339	711	6,400	2,552	6,909	7,835		179,565		
Delaware.....	13	345	72	692	3	31	16	12	14		1,185		
Maryland.....	61	6,211	671	6,336	37	758	196	417	661		15,287		
District of Columbia.....	9	5,398	435	6,458	24	1,031	184	525	441		14,536		
Total Eastern States.													
	1,291	168,808	46,064	250,787	3,359	24,384	8,400	19,634	34,792		556,228		
Total Southern States.													
Virginia.....	132	7,634	1,340	19,016	118	1,582	563	1,574	1,084		32,911		
West Virginia.....	74	4,283	821	8,021	89	653	253	536	1,692		14,835		
North Carolina.....	46	2,881	501	7,265	110	979	515	374	577		13,202		
South Carolina.....	25	2,840	433	5,430	9	894	697	319	240		10,862		
Georgia.....	51	4,439	1,154	16,571	161	1,842	1,813	918	1,041		27,939		
Florida.....	62	9,835	1,893	11,982	27	2,939	1,178	1,048	2,390		31,292		
Alabama.....	70	5,243	1,803	15,371	333	1,473	1,034	1,790	1,291		27,338		
Mississippi.....	24	1,371	659	2,826	5	416	497	49	1,193		7,736		
Louisiana.....	36	8,537	1,654	12,539	31	1,619	1,020	408	1,988		27,016		
Texas.....	442	29,864	6,332	84,189	1,028	5,507	3,811	2,577	8,571		142,242		
Arkansas.....	92	4,455	1,070	8,718	120	748	163	571	571		11,526		
Missouri.....	92	4,455	1,070	8,718	120	748	163	571	571		11,526		
Kentucky.....	72	8,268	2,351	22,676	158	1,292	1,447	994	1,451		38,637		
Tennessee.....	72	8,268	2,351	22,676	158	1,292	1,447	994	1,451		38,637		
Total Southern States.													
	1,178	92,385	20,534	220,312	2,212	21,072	13,265	9,808	20,922		400,510		
Total.													
Ohio.....	241	26,685	4,505	41,217	369	4,257	1,407	3,544	5,013		87,300		
Indiana.....	125	13,663	2,021	17,676	221	2,083	609	789	2,135		39,197		
Illinois.....	384	69,107	12,818	75,102	2,075	9,241	2,513	10,497	10,108		191,461		
Michigan.....	78	21,389	3,444	32,701	513	3,046	1,353	1,814	2,123		66,382		
Wisconsin.....	95	12,639	2,358	11,990	134	1,616	1,057	1,816	1,705		31,416		
Minnesota.....	178	14,026	3,213	25,916	279	2,885	2,300	2,087	2,212		52,893		

TABLE No. 14.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1950—Continued*

[In thousands of dollars]

Location	Num-ber of banks	Earnings from current operations									
		Interest and dividends on securities		Interest and discount on loans	Service charges and other fees on banks' loans	Service charges on deposit accounts	Other service charges, com-missions, fees, and collection and exchange charges	Trust depart-ment earnings	Other current earnings	Total earnings from current operations	
		U S Government obligations	Other securities								
Iowa.....	97	5,093	1,281	8,964	33	1,204	529	346	705	18,155	
Missouri.....	79	9,881	2,430	19,715	126	1,238	415	1,129	1,021	35,955	
Total Middle Western States.....	1,277	172,503	31,873	233,241	3,750	25,577	9,683	21,153	25,022	522,802	
North Dakota.....	41	2,267	267	2,982	50	602	533	53	250	7,004	
South Dakota.....	35	1,806	347	3,985	37	600	487	41	304	7,607	
Nebraska.....	124	6,191	1,176	10,590	47	1,478	537	352	1,239	21,610	
Kansas.....	174	5,860	1,285	11,057	73	1,521	437	324	1,212	21,769	
Montana.....	39	2,464	272	3,168	61	599	239	27	411	7,241	
Wyoming.....	24	1,201	178	2,684	74	372	167	78	227	4,981	
Colorado.....	77	6,083	910	10,306	79	1,765	363	680	728	20,014	
New Mexico.....	26	1,382	167	4,801	285	373	183	121	330	7,632	
Oklahoma.....	199	8,309	1,973	21,012	76	2,336	727	393	2,340	37,166	
Total Western States.....	739	35,563	6,575	70,585	782	9,646	3,673	2,069	7,031	135,924	
Washington.....	36	10,178	3,943	26,933	318	4,235	1,104	1,196	1,460	49,397	
Oregon.....	20	8,761	2,448	18,215	172	2,771	693	9,675	1,167	34,784	
California.....	93	60,693	14,178	200,908	5,771	21,702	5,226	9,675	12,811	331,063	
Idaho.....	13	2,915	195	5,893	109	702	177	72	318	10,381	
Utah.....	11	1,956	156	5,296	327	536	185	117	409	8,892	
Nevada.....	5	1,120	163	2,319	66	175	58	134	212	4,247	
Arizona.....	3	1,438	383	8,017	311	901	230	318	1,018	12,616	
Total Pacific States.....	181	87,061	21,466	267,491	7,104	30,971	7,673	12,189	17,425	451,380	
Total United States (exclusive of possessions).....	4,958	588,733	132,093	1,099,861	17,749	119,216	45,492	70,078	112,724	2,185,946	
Alaska (nonmember banks).....	5	349	13	636	38	47	329	14	51	1,477	
The Territory of Hawaii (nonmember bank).....	1	1,410	223	2,792	71	335	186	162	162	5,112	
Virgin Islands of the United States (nonmember bank).....	1	41	1	71	-----	2	62	-----	1	-----	
Total possessions (nonmember banks).....	7	1,800	237	3,499	38	388	577	14	214	6,767	
Total United States and possessions.....	4,965	590,533	132,330	1,103,360	17,787	119,604	46,069	70,092	112,938	2,192,713	
New York City (central Reserve city).....	6	98,495	17,864	81,119	1,405	5,360	2,901	9,016	21,408	197,649	
Chicago (central Reserve city).....	10	39,519	51,630	494,083	929	1,508	696	9,008	6,510	105,746	
Other Reserve cities.....	224	237,947	51,630	494,083	10,662	50,235	18,022	32,772	45,630	935,580	
Country banks (member banks).....	4,718	237,947	55,180	484,482	4,692	62,069	23,873	19,262	39,176	946,701	
Possessions (nonmember banks).....	7	1,800	237	3,499	38	388	577	14	214	6,767	

¹Number of banks as of end of year, but figures of earnings, expenses, etc., include those banks which were in operation a part of the year but were inactive at the close of the year.

TABLE No. 14.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1950—Continued*
[In thousands of dollars]

Location	Current operating expenses										Total current operating expenses	Net earnings from current operations
	Salaries and wages		Fees paid to directors and remuneration to executive, discount and advisory committees	Interest on time deposits (including savings deposits)	Interest and discount on borrowed money	Taxes other than on net income	Recurring depreciation on bank building and furniture fixtures	Other current operating expenses				
	Officers	Employees other than officers										
	Amount	Number ¹	Amount	Number ²								
Maine.....	876	162	1,222	560	89	875	11	265	46	1,231	4,615	2,386
New Hampshire.....	888	186	1,955	529	84	933	4	190	137	1,237	3,490	2,391
Vermont.....	566	130	1,778	361	71	988	1	86		843	3,420	1,237
Massachusetts.....	7,592	972	15,464	6,898	420	4,027	90	2,130	1,468	15,338	46,529	28,338
Rhode Island.....	516	81	925	332	81	274	12	84	459	1,048	2,653	2,653
Connecticut.....	2,653	367	4,349	2,028	143		19	525	475	4,011	14,012	6,670
Total New England States.....	13,121	1,898	24,023	10,568	852	8,301	127	3,293	2,262	23,708	75,687	43,415
New York.....	25,396	2,941	62,101	24,534	1,202	15,354	461	6,504	2,947	55,975	169,940	111,960
New Jersey.....	6,895	1,133	11,998	5,482	774	8,502	43	2,523	1,535	11,225	43,495	20,250
Pennsylvania.....	17,763	2,915	32,521	13,438	1,743	17,963	122	6,026	2,983	28,592	108,013	71,552
Delaware.....	170	45	157	83	21	148		33	28	158	715	470
Maryland.....	1,573	276	2,626	1,188	169	1,586	47	733	236	2,562	9,532	5,755
District of Columbia.....	1,606	185	3,016	1,203	106	680	2	570	240	2,530	8,790	3,776
Total Eastern States.....	53,403	7,495	112,419	44,918	4,015	44,233	675	16,359	7,969	101,342	340,445	215,783
Virginia.....	3,879	721	5,217	2,172	289	3,792	16	1,156	640	4,853	19,872	13,039
West Virginia.....	1,693	310	2,238	954	146	1,453	16	369	332	2,353	8,600	6,235
North Carolina.....	1,677	289	2,315	1,041	76	823	10	365	291	2,410	7,837	5,265
South Carolina.....	1,296	217	1,989	977	57	460	3	98	207	2,153	6,296	4,596
Georgia.....	3,328	448	5,306	2,361	169	1,399	16	1,481	438	6,501	18,338	9,901
Florida.....	3,042	473	6,246	2,770	153	1,708	25	842	894	6,315	19,500	11,792
Alabama.....	915	154	1,061	483	133	1,830	10	301	469	4,637	15,102	12,223
Mississippi.....	2,822	352	5,641	2,440	185	1,936	8	1,669	510	1,208	4,051	1,965
Louisiana.....	18,004	2,803	23,075	10,124	772	4,631	25	8,418	2,584	24,998	82,210	60,032
Texas.....	1,687	277	1,794	851	130	478	2	390	169	2,031	6,681	4,845
Kentucky.....	2,134	458	2,524	1,329	149	860	21	710	305	2,571	9,274	6,640
Tennessee.....	3,916	621	6,633	3,086	143	3,182	81	1,766	540	6,642	22,923	15,714
Total Southern States.....	47,413	7,629	68,772	30,990	2,464	22,965	233	17,842	7,164	71,862	238,735	161,775
Ohio.....	8,891	1,416	14,645	6,275	605	8,451	51	6,367	1,510	14,653	55,176	32,124
Indiana.....	4,202	729	6,826	3,217	397	3,987	3	2,300	669	6,758	24,969	14,198
Illinois.....	18,650	2,443	36,166	13,992	878	17,708	277	6,153	2,333	34,527	116,712	74,749
Michigan.....	6,010	650	14,369	5,622	263	6,981	30	2,100	937	10,723	41,413	24,969
Wisconsin.....	3,573	523	6,418	2,875	196	3,783	22	561	570	5,866	21,369	10,027
Minnesota.....	6,577	1,032	10,808	4,685	288	4,862	95	717	442	9,708	33,881	19,035
Iowa.....	2,675	447	3,045	1,115	115	1,334	1	42	238	3,428	11,298	6,587
Missouri.....	3,838	580	7,043	3,129	179	1,932	20	669	554	6,541	20,766	13,189
Total Middle Western States.....	54,416	7,820	99,723	41,174	2,778	49,038	499	19,299	7,677	92,204	325,634	197,168

TABLE No. 14.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1950—Continued*
[In thousands of dollars]

Location	Current operating expenses										Net earnings from current operations	
	Salaries and wages		Fees paid to directors and members of executive, discount and advisory committees	Interest on time deposits (including savings deposits)	Interest and discount on borrowed money	Taxes other than on net income	Recurring depreciation on building, furniture and fixtures	Other current operating expenses	Total current operating expenses			
	Officers	Employees other than officers										
	Amount	Number ¹	Amount	Number ²	Amount	Number ¹	Amount	Number ¹	Amount	Number ¹	Amount	Number ¹
North Dakota.....	911	172	1,101	557	644	41	644	141	110	1,268	2,848	
South Dakota.....	1,162	228	1,245	617	501	26	501	121	140	1,453	2,957	
Nebraska.....	3,277	557	3,618	1,712	814	44	814	714	306	4,331	13,265	
Montana.....	3,486	703	3,142	1,589	742	7	742	585	248	4,041	9,329	
Wyoming.....	925	168	1,273	597	347	3	347	475	155	1,406	2,626	
Colorado.....	751	131	840	339	251	2	251	162	121	747	2,661	
New Mexico.....	2,554	422	3,550	1,707	1,408	10	1,408	325	245	3,327	6,094	
Oklahoma.....	944	153	1,472	630	299	1	299	180	710	1,570	3,193	
Total Western States.....	19,232	3,500	22,425	10,402	883	91	883	3,198	21,591	78,481	57,443	
Washington.....	5,652	805	11,192	4,337	4,282	14	4,282	835	1,016	8,699	17,550	
Oregon.....	4,104	656	8,123	3,269	3,572	19	3,572	543	795	5,134	12,439	
California.....	28,200	3,868	65,988	22,937	47,802	74	47,802	12,137	3,802	38,335	196,782	
Idaho.....	1,381	196	1,577	804	1,060	8	1,060	154	218	1,582	4,039	
Utah.....	1,381	117	1,592	672	1,052	7	1,052	104	139	1,446	3,684	
Nevada.....	457	77	839	335	634	7	634	182	66	522	1,540	
Arizona.....	1,396	202	3,142	1,373	604	26	604	289	183	8,586	4,220	
Total Pacific States.....	42,011	5,921	92,753	33,747	59,036	122	59,036	14,244	6,219	58,474	273,627	
Total United States (exclusive of possessions).....	290,596	34,293	420,115	172,089	189,458	1,747	189,458	74,265	33,467	372,201	1,332,609	
Alaska (nonmember banks).....	148	30	360	144	60	3	60	19	49	215	854	
The Territory of Hawaii (nonmember bank).....	562	58	1,225	354	824	11	824	132	102	630	3,486	
Virgin Islands of the United States (nonmember bank).....	25	3	41	22	32	1	32	.....	1	19	59	
Total possessions (nonmember banks).....	735	91	1,626	520	916	15	916	151	152	864	4,459	
Total United States and possessions.....	290,331	34,354	421,741	172,609	190,374	1,775	190,374	74,416	33,619	373,065	1,337,068	
New York City (central Reserve city).....	14,961	1,130	46,258	16,520	5,977	330	5,977	4,002	1,240	39,376	113,054	
Chicago (central Reserve city).....	7,564	1,574	20,357	7,065	8,485	135	8,485	3,492	868	18,740	59,890	
Other Reserve cities.....	82,926	9,679	194,061	74,855	82,009	758	82,009	34,825	12,722	152,403	562,470	
Country banks (member banks).....	124,145	22,860	159,439	73,649	92,390	357	92,390	31,346	18,637	161,682	597,165	
Possessions (nonmember banks).....	745	91	1,626	520	916	15	916	151	152	864	4,459	

¹ Number at end of period.² Number of full-time and part-time employees at end of period

TABLE No. 14.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1950—Continued*
[In thousands of dollars]

Location	Recoveries, transfers from valuation reserves, and profits 1						Losses, charge-offs, and transfers to valuation reserves 2					
	On securities			On loans			On securities			On loans		
	Recoveries	Transfers from valuation reserves	Profits on securities sold or redeemed	Recoveries	Transfers from valuation reserves	All other	Losses and charge-offs	Transfers to valuation reserves	Losses and charge-offs	Transfers to valuation reserves	All other	Total losses, charge-offs, and transfers to valuation reserves
MAINE.....	71	3	81	97	---	86	338	138	5	53	99	400
New Hampshire.....	127	47	59	27	42	42	302	139	130	133	281	770
Vermont.....	13	---	48	91	74	33	239	51	---	71	226	363
Massachusetts.....	170	1,386	1,936	1,492	877	877	6,843	1,119	2,318	107	4,806	2,350
Rhode Island.....	1	---	269	5	143	9	230	8	---	16	534	79
Connecticut.....	89	35	266	154	6	93	643	62	108	19	1,121	1,874
Total New England States.....	471	1,424	2,457	1,383	1,742	1,140	8,617	1,517	2,561	491	6,889	14,646
NEW YORK.....	1,540	8,603	9,088	1,898	4,870	2,083	28,062	1,439	2,040	731	20,494	26,963
New Jersey.....	212	275	1,678	804	45	500	3,314	915	290	509	2,319	4,726
Pennsylvania.....	962	13,228	29,574	1,448	445	1,152	46,809	2,595	26,219	1,173	11,734	44,729
Delaware.....	---	---	12	4	---	2	18	8	---	5	26	66
Maryland.....	99	30	153	115	112	29	538	169	10	72	460	963
District of Columbia.....	---	---	54	133	2	207	396	100	---	4	429	694
Total Eastern States.....	2,813	22,136	40,569	4,402	5,474	3,973	79,367	5,726	28,568	2,494	35,462	78,161
Virginia.....	104	---	300	148	40	281	874	336	60	171	931	1,817
West Virginia.....	24	---	103	184	---	293	604	231	---	167	410	914
North Carolina.....	27	2	117	37	22	71	276	91	---	27	635	890
South Carolina.....	---	---	42	11	---	137	190	70	4	---	438	615
Georgia.....	52	---	205	147	---	59	466	110	---	49	1,062	1,856
Florida.....	178	50	711	196	---	594	1,734	335	13	123	422	1,259
Alabama.....	7	---	200	189	12	440	848	102	---	403	546	2,761
Mississippi.....	48	---	12	28	---	101	189	128	---	25	343	654
Louisiana.....	1	365	272	363	5	156	1,165	215	240	78	677	1,760
Texas.....	545	430	666	1,732	352	2,325	6,050	2,028	196	1,883	7,453	14,057
Arkansas.....	48	27	38	124	12	145	434	225	---	173	182	1,725
Kentucky.....	---	---	244	40	188	66	653	212	169	105	951	1,670
Tennessee.....	570	303	951	208	1	516	2,544	1,685	370	121	1,607	4,820
Total Southern States.....	1,629	1,178	3,971	3,422	638	5,189	16,027	5,784	1,060	3,341	16,844	33,763
Ohio.....	250	189	794	286	678	341	2,406	724	324	237	4,476	6,692
Indiana.....	109	1,257	386	351	1	1,289	3,393	434	1,246	135	1,479	5,385
Illinois.....	765	731	5,239	1,313	3,173	6,101	17,352	2,390	2,166	639	3,747	22,827
Michigan.....	43	104	745	129	1,128	409	2,558	922	531	161	5,062	7,272
Wisconsin.....	93	---	531	93	600	91	1,358	474	---	1,899	858	1,673
Minnesota.....	294	---	299	701	14	263	1,481	221	57	685	1,899	3,274
Iowa.....	45	---	143	67	70	136	441	272	---	46	854	2,044
Missouri.....	816	---	577	204	31	146	1,774	1,008	366	317	1,302	3,288
Total Middle Western States.....	2,275	2,281	8,711	3,174	5,136	9,285	30,865	6,445	4,600	2,311	29,815	51,785

TABLE No. 14.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1950—Continued*

Location	Recoveries, transfers from valuation reserves, and profits ¹					Losses, charge-offs, and transfers to valuation reserves ²				
	On securities		On loans		Total recoveries, transfers from valuation reserves, and profits	On securities		On loans		Total losses, charge-offs, and transfers to valuation reserves
	Recoveries	Transfers from valuation reserves	Recoveries	Transfers from valuation reserves		Losses charge-offs	Transfers to valuation reserves	Losses and charge-offs	Transfers to valuation reserves	
North Dakota.....	10	38	28	5	124	42	7	31	341	536
South Dakota.....	13	24	28	26	235	41	25	39	364	713
Nebraska.....	5	1,190	184	26	2,315	210	344	134	602	2,141
Kansas.....	122	773	185	56	850	210	374	308	938	1,441
Minnesota.....	267	108	246	10	752	270	944	289	110	1,846
Montana.....	2	15	56	—	111	53	—	57	156	187
Wyoming.....	341	15	338	24	968	417	—	371	624	1,387
Colorado.....	121	318	248	7	1,040	295	48	269	358	1,698
New Mexico.....	960	1,351	1,570	53	6,605	1,762	1,378	451	997	2,190
Oklahoma.....	18	364	114	181	865	423	1,324	1,863	4,677	11,950
Total Western States.....	1,342	329	1,833	708	8,384	1,496	1,779	31	2,468	4,955
Washington.....	66	980	130	2	1,273	668	—	16	1,652	3,005
Oregon.....	1	1,342	768	93	4,219	314	1,779	193	9,272	14,790
California.....	89	118	15	14	314	31	—	30	391	499
Idaho.....	7	194	107	3	360	45	—	70	28	46
Utah.....	—	—	1	46	60	—	—	2	—	18
Nevada.....	—	—	—	—	8	—	—	—	—	—
Arizona.....	300	136	28	15	479	82	—	—	1,250	1,577
Total Pacific States.....	1,522	629	1,163	162	12,035	2,771	3,103	342	15,407	25,341
Total United States (exclusive of possessions).....	9,670	28,999	60,920	13,373	153,314	24,005	41,360	10,842	109,094	215,046
Alaska (nonmember banks).....	—	—	—	—	40	—	—	32	164	243
The Territory of Hawaii (nonmember bank).....	—	—	38	—	—	—	—	—	—	—
Virgin Islands of the United States (nonmember bank).....	—	—	143	—	173	4	—	35	—	350
Total possessions (nonmember banks).....	—	—	4	—	5	1	—	—	—	38
Total United States and possessions.....	9,670	28,999	60,951	13,333	153,732	24,010	41,360	10,900	109,258	216,277
New York (central Reserve city).....	1,150	8,585	7,614	4,602	23,878	1,243	1,963	98	15,410	19,081
Chicago (central Reserve city).....	335	580	4,225	2,924	14,094	844	1,860	239	10,070	15,760
Other Reserve cities.....	4,306	17,323	36,112	3,365	11,392	9,576	34,383	1,375	45,676	104,951
Country banks (member banks).....	3,819	2,311	12,939	2,442	38,514	12,312	3,154	9,130	37,938	75,834
Possessions (nonmember banks).....	—	—	31	—	6	5	—	67	164	631

¹ Not including recoveries credited to valuation reserves.² Not including losses charged to valuation reserves.

TABLE No. 14.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1950—Continued*
[In thousands of dollars]

Location	Taxes on net income		Net profits before dividends	Cash dividends declared			Capital accounts ¹	Ratios	
	Federal	State		On preferred stock	On common stock	Total cash dividends declared		Net profits before dividends to capital accounts	Expenses to gross earnings
	Profits before income taxes							Percent	Percent
Maunc.	2,324	597	1,727	—	653	653	23,595	7.32	65.92
New Hampshire.	1,673	491	1,182	—	496	496	20,517	5.76	66.12
Vermont.	1,133	227	876	—	345	345	14,253	6.15	73.44
New York.	24,391	6,331	15,974	5	9,245	9,250	292,274	6.09	62.15
Rhode Island.	2,426	97	1,419	—	932	932	23,524	6.03	52.68
Connecticut.	5,439	1,576	3,864	5	1,933	1,938	58,905	6.22	67.75
Total New England States.	37,386	10,332	24,842	10	13,624	13,634	403,068	6.16	63.55
New York.	113,059	29,708	79,277	205	40,456	40,661	1,092,029	7.26	60.28
New Jersey.	19,038	5,136	13,902	170	4,182	4,302	168,657	7.16	68.33
Pennsylvania.	73,632	18,106	55,526	3	22,182	22,185	773,654	7.53	60.15
Delaware.	422	131	291	—	217	217	5,782	5.02	60.34
Maryland.	5,350	1,053	3,827	—	2,173	2,173	54,102	7.17	62.35
District of Columbia.	3,478	1,839	3,542	—	1,552	1,552	37,849	9.36	60.24
Total Eastern States.	216,989	56,470	156,415	378	71,463	71,841	2,056,410	7.46	61.21
Virginia.	12,086	3,844	8,202	1	3,252	3,253	88,287	9.36	60.38
West Virginia.	5,925	1,807	4,115	—	1,313	1,313	40,159	10.25	57.97
North Carolina.	4,661	1,563	3,098	—	1,036	1,036	31,961	9.69	60.12
South Carolina.	4,171	1,519	2,493	—	1,084	1,084	23,430	10.64	57.69
Georgia.	8,211	3,071	5,140	—	2,501	2,501	39,442	8.65	63.64
Florida.	12,267	3,541	8,426	—	2,168	2,168	84,740	9.94	62.32
Alabama.	10,323	3,462	6,434	—	2,462	2,462	63,753	9.63	62.34
Mississippi.	1,900	2,347	4,153	4	1,759	1,763	41,163	9.97	64.69
Louisiana.	9,220	2,829	6,391	—	1,346	1,346	338,389	10.33	57.80
Texas.	52,025	17,033	34,992	12	13,146	13,158	29,710	11.45	57.96
Arkansas.	1,646	1,586	4,060	—	1,392	1,392	44,752	9.07	58.28
Kentucky.	1,646	1,586	4,060	—	1,392	1,392	44,752	9.07	58.28
Tennessee.	13,438	4,025	9,413	8	3,144	3,152	89,108	10.56	59.33
Total Southern States.	144,019	46,940	97,293	32	34,735	34,767	972,940	10.00	59.61
Ohio.	27,040	8,801	19,079	102	6,851	6,953	239,937	7.95	63.20
Indiana.	12,206	3,510	8,696	1	2,473	2,474	103,407	8.41	63.78
Illinois.	69,274	19,976	49,298	68	18,811	18,879	601,788	8.19	60.96
Michigan.	20,255	7,533	12,722	3	5,537	5,567	150,155	9.47	62.39
Wisconsin.	9,712	2,628	7,071	20	2,499	2,501	91,873	7.00	68.08
Minnesota.	17,262	4,994	9,965	35	3,553	3,588	136,460	8.26	64.00
Iowa.	3,924	1,512	4,412	—	3,324	3,324	102,273	9.43	62.23
Missouri.	13,673	3,611	9,700	—	3,554	3,554	102,273	9.43	62.23
Total Middle Western States.	176,248	52,625	122,251	238	45,594	45,832	1,472,474	8.30	62.29

TABLE No. 14.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1950—Continued*
[In thousands of dollars]

Location	Taxes on net income		Cash dividends declared			Ratios				
	Profits before income taxes	Federal	State	Net profits before dividends	On preferred stock	On common stock	Total cash dividends declared	Capital accounts ¹	Net profits before dividends to capital accounts	Expenses to gross earnings
									Percent	Percent
North Dakota	2,436	753	46	1,637		603	603	13,521	12 11	59.34
South Dakota	2,340	515	63	1,462		539	539	13,778	10 61	61.13
Nebraska	8,499	2,172		6,327	1	1,869	1,869	55,833	11 33	61.48
Kansas	8,531	2,474		6,057		1,616	1,616	54,275	11 16	57.15
Montana	1,537	727		810	2	710	712	12,901	6 28	63.73
Wyoming	1,785	570		1,215		306	306	9,916	12 25	58.62
Colorado	8,294	2,614	352	5,328		1,691	1,691	55,216	9 65	56.85
New Mexico	2,744	795		1,949		499	499	13,541	14 39	58.16
Oklahoma	15,930	4,695	476	10,759		3,385	3,385	98,622	10 91	54.04
Total Western States	52,696	15,615	937	35,544	3	11,217	11,220	327,603	10 85	57.74
Washington	13,660	3,495		10,165		3,616	3,616	101,218	10 04	64.47
Oregon	18,707	2,493	838	7,266		2,522	2,522	76,237	9 53	64.24
California	128,075	49,663	2,905	75,504	27	43,362	43,389	630,324	11 98	59.44
Idaho	3,794	1,271	291	2,232		544	544	16,713	13 35	61.09
Utah	3,569	1,399	65	2,075		675	675	16,116	12 88	58.57
Nevada	1,520	555		965		159	159	8,094	11 10	63.74
Arizona	3,122	982	98	2,042	21	771	792	17,129	11 92	66.55
Total Pacific States	164,447	59,965	4,230	100,249	48	51,649	51,697	886,431	11 57	60.62
Total United States (exclusive of possessions)	791,205	241,100	13,541	536,564	709	228,282	228,991	6,137,926	8 74	60.96
Alaska (nonmember banks)	420	135		285		105	105	2,407	11 84	57.92
The Territory of Hawaii (nonmember bank)	1,449	691		758		400	400	12,070	6.28	68.19
Virgin Islands of the United States (nonmember bank)	26	23		3	3	5	8	396	.76	66.85
Total possessions (nonmember banks)	1,895	849		1,046	3	510	513	14,873	7 03	65.89
Total United States and possessions	793,100	241,949	13,541	537,610	712	228,792	229,504	6,152,799	8 74	60.98
New York City (central Reserve city)	89,362	23,239	3,179	62,944		35,031	35,031	867,130	7 26	57.21
Chicago (central Reserve city)	44,190	13,207		30,983	68	13,815	13,883	411,630	7 53	56.64
Other Reserve cities	345,437	116,984	6,199	232,204	145	104,871	105,016	2,448,479	9 08	60.10
Country banks (member banks)	312,196	87,670	4,193	220,933	496	74,565	75,061	2,410,687	9 14	63.04
Total	1,895	849		1,046	3	510	513	14,873	7 03	65.88

¹ Represents aggregate book value of capital stock, surplus, undivided profits, reserves, and retirement fund for preferred stock. Figures are averages of amounts reported for Dec. 31, 1949, June 30, 1950, and Dec. 31, 1950.

TABLE No. 15.—*Earnings, expenses, and dividends of national banks, by Federal Reserve districts, for the year ended Dec. 31, 1950*

[In thousands of dollars]

	District No 1	District No 2	District No 3	District No 4	District No 5	District No 6	District No 7	District No 8	District No 9	District No 10	District No 11	District No 12	Non- member	Grand total
Earnings from current operations														
Interest and dividends on														
U. S. Government obligations	31,197	95,456	38,656	53,335	28,990	33,178	112,583	21,059	22,920	32,431	31,867	87,061	1,800	590,533
Other securities	5,311	26,238	11,557	12,368	3,815	8,131	19,722	5,328	4,457	6,714	6,786	21,466	237	132,330
Interest and discount on loans	54,823	152,280	59,350	74,534	52,023	69,714	132,103	43,351	39,569	65,086	88,937	267,491	3,499	1,103,360
Service charges and other fees on banks' loans	516	2,588	401	726	381	615	2,823	421	475	651	1,048	7,104	38	17,787
Service charges on deposit accounts	7,133	13,481	5,379	6,735	5,860	8,709	15,881	3,141	5,197	8,262	6,447	30,971	388	119,604
Other service charges, commissions, fees														
On collection and exchange charges	2,725	5,313	1,716	2,548	2,402	5,894	5,005	2,201	3,735	2,443	3,837	7,673	577	46,069
Trust department	4,925	11,089	2,661	8,652	3,812	3,791	13,762	1,318	2,264	2,638	2,657	12,189	14	70,062
Other current earnings	7,231	23,481	4,369	9,547	3,642	7,341	15,560	2,673	3,510	6,520	9,425	17,425	214	112,838
Total earnings from current operations	113,861	334,526	124,089	168,465	100,625	137,373	317,439	79,692	82,127	125,365	151,004	451,380	6,767	2,192,713
Current operating expenses:														
Salaries and wages.														
Officers	12,488	31,260	12,553	17,003	11,604	14,790	30,942	9,736	10,711	17,399	19,199	42,011	735	230,331
Employees other than officers	22,828	72,262	27,917	26,596	17,503	24,438	63,281	13,556	15,456	21,703	24,649	92,733	1,626	421,741
Number of officers	1,809	5,899	2,863	2,663	1,654	2,451	6,060	1,745	1,815	2,635	3,048	8,971	81	34,304
Number of employees other than officers	10,300	28,199	9,690	12,067	7,774	11,593	25,143	6,381	6,860	9,623	10,823	33,747	580	172,609
Fees paid to directors and members of executive, discount and advisory committees	819	1,734	1,714	1,026	828	765	1,359	638	456	814	839	708	15	11,775
Interest on time deposits (including savings deposits)	7,770	22,760	13,128	15,649	8,688	9,398	30,440	5,431	7,372	4,837	4,949	59,026	916	190,374
Interest and discount on borrowed money	3,160	8,449	4,105	9,391	3,235	5,564	10,277	2,738	1,642	2,680	8,771	14,244	151	74,416
Taxes other than on net income														
Recurring depreciation on banking house, furniture and fixtures	2,134	4,116	2,379	2,787	1,927	2,627	4,287	1,206	1,206	1,938	2,498	6,219	152	33,619
Other current operating expenses	22,730	65,544	19,989	27,532	16,695	26,295	56,487	13,788	15,042	22,822	26,803	58,474	864	373,065
Total current operating expenses	72,052	206,629	75,867	103,082	60,374	84,949	197,394	47,199	52,107	71,595	87,734	273,627	4,459	1,337,068
Net earnings from current operations	41,809	127,897	48,222	65,383	40,251	52,424	120,045	32,493	30,020	53,770	63,270	177,753	2,308	855,645

TABLE No. 15.—*Earnings, expenses, and dividends of national banks, by Federal Reserve districts, for the year ended Dec. 31, 1950—Continued*

[In thousands of dollars]

	District No 1	District No. 2	District No. 3	District No 4	District No 5	District No 6	District No 7	District No 8	District No 9	District No 10	District No 11	District No. 12	Non- member	Grand total
Recoveries, transfers from valuation reserves, and profits														
On securities														
Recoveries	423	1,745	627	648	250	294	936	831	552	1,297	545	1,522		9,670
Transfers from valuation reserves	1,390	8,912	2,533	12,854	33	133	1,988	227	250	1,205	795	3,629		28,969
Profits on securities sold or redeemed	2,309	10,759	3,223	27,386	767	1,785	6,681	1,299	434	1,893	745	3,639	31	60,951
On loans														
Recoveries	1,344	2,446	1,390	701	615	947	1,875	315	1,033	1,539	1,852	1,163	181	15,401
Transfers from valuation reserves	1,742	4,892	70	1,046	176	19	4,356	210	39	187	2,379	15,162		13,333
All other	1,109	2,484	730	931	1,007	1,778	8,417	445	405	767	2,379	4,920	6	23,378
Total recoveries, transfers from valuation reserves, and profits	8,317	31,238	6,573	43,636	2,848	4,976	24,283	3,327	2,713	6,888	6,680	12,035	218	153,732
Losses, charge-offs, and transfers to valuation reserves														
On securities														
Losses and charge-offs	1,495	2,617	2,063	1,703	971	1,634	4,098	2,065	622	1,770	2,108	2,771	5	24,010
Transfers to valuation reserves	2,303	2,397	447	26,123	77	203	3,095	606	1,100	683	410	3,103		41,360
On loans														
Losses and charge-offs	485	1,187	779	752	440	753	828	506	1,049	1,736	1,985	342	67	10,909
Transfers to valuation reserves	6,711	22,329	5,594	11,554	3,308	5,249	21,135	2,706	3,569	3,932	7,692	15,407	184	109,258
All other	3,012	2,449	1,602	2,617	1,045	2,436	6,512	1,402	775	2,125	2,662	3,718	395	30,740
Total losses, charge-offs and transfers to valuation reserves	14,206	30,979	10,485	42,749	5,836	10,265	36,288	7,375	6,915	10,276	14,951	25,341	631	216,277
Profits before income taxes	35,920	128,156	44,310	66,270	37,263	47,135	108,060	28,445	25,818	50,382	54,999	164,447	1,895	793,100
Taxes on net income:														
Federal	9,865	33,890	11,395	17,972	12,015	15,022	32,795	8,006	7,825	14,357	17,981	59,968	849	241,949
State	2,165	4,151			159	527	5	275	1,112	909	8	4,230		13,541
Total taxes on net income	12,030	38,050	11,395	17,972	12,174	15,549	32,800	8,281	8,937	15,266	17,989	64,198	849	255,490
Net profits before dividends	23,890	90,106	32,915	48,298	25,089	31,586	75,260	20,164	16,881	35,116	37,010	100,249	1,046	537,610
Cash dividends declared														
On preferred stock	5	328	55	102	1	14	101	5	37	1	12	48	3	712
On common stock	13,255	43,826	14,785	17,192	10,290	10,857	28,599	7,074	6,963	10,048	13,742	51,619	510	228,792
Total cash dividends declared	13,260	44,156	14,840	17,294	10,291	10,871	28,700	7,079	7,000	10,049	13,754	51,667	513	229,504

TABLE No. 16.—*Earnings, expenses, and dividends of national banks, by size of banks, for the year ended Dec. 31, 1950*

TOTAL UNITED STATES AND POSSESSIONS

[In thousands of dollars]

Banks operating throughout entire year with deposits on Dec. 31, 1950, of—												
\$500,000 and under	\$500,001 to \$750,000	\$750,001 to \$1,000,000	\$1,000,001 to \$2,000,000	\$2,000,001 to \$5,000,000	\$5,000,001 to \$10,000,000	\$10,000,001 to \$25,000,000	\$25,000,001 to \$50,000,000	\$50,000,001 to \$100,000,000	\$100,000,001 to \$500,000,000	\$500,000,001 and over	Total	
40	113	181	860	1,782	943	603	206	97	108	18	4,951	
16,151	72,003	159,257	1,308,139	5,812,475	6,616,615	9,069,066	7,007,835	6,922,298	21,623,358	30,831,768	89,438,768	
1,196	3,648	7,322	43,069	149,822	146,787	197,359	140,995	135,235	424,678	748,412	1,908,525	
2,399	9,021	18,409	130,046	485,827	492,846	621,643	443,504	414,114	1,334,575	2,369,577	6,322,261	
Earnings from current operations												
Interest and dividends on												
U. S. Government obligations												
95	557	1,324	10,551	45,595	50,339	68,630	48,931	43,931	129,189	188,769	587,911	
31	123	255	2,137	10,352	11,751	14,435	10,464	7,944	22,949	31,135	131,576	
466	1,705	3,222	24,392	93,712	96,606	119,791	84,263	76,736	244,223	384,424	1,099,540	
Service charges and other fees on banks' loans												
6	7	14	104	572	1,168	1,073	1,186	1,366	3,598	8,667	17,761	
28	141	324	2,463	10,362	13,160	17,726	12,136	10,182	22,235	30,306	119,123	
Other service charges, commissions, fees, and collection and exchange charges												
22	82	164	1,440	4,974	4,787	5,710	3,765	4,081	10,059	10,899	45,899	
		1	30	164	1,675	5,545	5,309	6,372	21,819	28,640	70,031	
14	53	135	1,033	4,569	6,127	9,338	10,140	9,998	26,245	44,389	112,461	
Other current earnings												
662	2,668	5,439	42,209	170,776	185,613	242,648	176,194	160,610	480,317	717,166	2,184,302	
Total earnings from current operations												
Current operating expenses												
Salaries and wages												
197	669	1,197	8,456	28,348	25,662	29,274	19,254	16,913	44,114	55,271	229,355	
48	202	493	4,315	22,021	29,061	43,734	34,832	32,885	103,725	148,909	420,225	
Fees paid to directors and members of executive, discount, and advisory committees												
9	52	88	725	2,722	2,127	2,023	967	726	1,477	799	11,715	
Interest on time deposits (including savings deposits)												
24	187	449	3,935	17,933	19,659	24,830	15,345	11,601	30,515	65,116	189,614	
Interest and discount on borrowed money												
23	81	180	1,284	5,509	6,157	8,003	6,269	5,354	17,893	23,408	74,161	
Taxes other than on net income												
Recurring depreciation on banking house, furniture and fixtures												
10	45	92	773	3,424	3,611	4,835	3,227	3,031	7,374	7,053	33,475	
121	440	901	6,580	26,225	30,507	41,194	33,940	32,053	93,533	105,655	371,149	
Other current operating expenses												
432	1,676	3,401	26,091	106,250	116,830	154,000	113,906	102,720	299,132	406,981	1,331,439	
Total current operating expenses												
230	992	2,038	16,118	64,526	68,763	98,648	62,288	57,890	181,185	310,185	852,863	
Net earnings from current operations												

TABLE No. 16.—*Earnings, expenses, and dividends of national banks, by size of banks, for the year ended Dec. 31, 1950—Continued*

TOTAL UNITED STATES AND POSSESSIONS

[In thousands of dollars]

	Banks operating throughout entire year with deposits on Dec. 31, 1950, of—											
	\$500,000 and under	\$500,001 to \$750,000	\$750,001 to \$1,000,000	\$1,000,001 to \$2,000,000	\$2,000,001 to \$5,000,000	\$5,000,001 to \$10,000,000	\$10,000,001 to \$25,000,000	\$25,000,001 to \$50,000,000	\$50,000,001 to \$100,000,000	\$100,000,001 to \$500,000,000	\$500,000,001 and over	Total
Average per bank:												
Gross earnings from current operations.....	17	24	30	49	96	197	402	855	1,656	4,447	39,843	441
Current operating expenses.....	11	15	19	30	60	124	255	553	1,059	2,770	22,610	289
Net earnings from current operations.....	6	9	11	19	36	73	147	302	597	1,677	17,233	172
Net profits before dividends.....	4	6	8	14	25	46	90	185	346	975	11,259	108
Per \$100 of deposits												
Net earnings from current operations.....	\$1 42	\$1 38	\$1 28	\$1 23	\$1 11	\$1 04	\$0 98	\$0 89	\$0 84	\$0 84	\$1 01	\$0 95
Net earnings before dividends.....	80	89	91	90	75	65	60	54	45	49	66	60
Per \$100 of capital accounts												
Net earnings from current operations.....	9 59	11 00	11 07	12 39	13 28	13 95	14 26	14 04	13 95	13 57	13 09	13 49
Net earnings before dividends.....	6 04	7 87	7 87	9 05	9 05	8 72	8 73	8 59	8 09	7 89	8 55	8 46
Cash dividends.....	2 75	2 68	2 54	2 88	2 92	2 86	3 01	2 97	2 82	3 38	4 54	3 62
Number of officers at end of period.....	95	255	432	2,416	6,524	4,768	4,481	2,508	2,025	4,808	5,973	34,285
Number of employees other than officers at end of period.....	37	157	356	2,683	11,391	13,580	19,513	15,255	14,200	42,217	52,962	172,391

Note.—The deposits, capital stock, and capital accounts shown in this table are as of end of period. Capital account represents the aggregate book value of capital stock, surplus, undivided profits, reserves and retirement fund for preferred stock.

TABLE No. 17.—*Earnings, expenses, and dividends of national banks, years ended Dec. 31, 1948-50*

[In thousands of dollars]

	1948		1949		1950	
Number of banks ¹	4,997		4,981		4,965	
Capital stock, par value ²	1,804,490		1,884,352		1,965,977	
Capital accounts ²	5,545,993		5,811,014		6,152,799	
	Amount	Percent to total	Amount	Percent to total	Amount	Percent to total
Earnings from current operations:						
Interest and dividends on:						
U. S. Government obligations	578,669	30 15	582,205	29 04	590,533	26 93
Other securities	110,901	5 84	117,682	5 87	132,330	6 04
Interest and discount on loans	890,628	46 86	969,085	48 34	1,103,360	50 32
Service charges and other fees on banks' loans	11,759	62	14,275	71	17,787	.81
Service charges on deposit accounts	97,682	5 14	109,533	5 46	119,604	5 45
Other service charges, commissions, fees, and collection and exchange charges	43,135	2 29	42,310	2 11	46,069	2 10
Trust department	59,383	3 12	60,345	3 01	70,092	3 20
Other current earnings	108,014	5 68	109,371	5 16	112,938	5 15
Total earnings from current operations	1,900,471	100 00	2,004,806	100 00	2,192,713	100 00
Current operating expenses.						
Salaries and wages						
Officers	197,575	16 68	211,750	16 96	230,331	17 23
Employees other than officers	368,180	31 09	388,431	31 12	421,711	31 54
Number of officers ¹	32,503		33,270		34,354	
Number of employees other than officers ¹	159,941		162,002		172,609	
Fees paid to directors and members of executive, discount, and advisory committees	10,008	.84	10,820	.87	11,775	.88
Interest on time deposits (including savings deposits)	175,507	14 82	181,024	14 74	190,471	14 24
Interest and discount on borrowed money	1,814	15	1,687	13	1,747	13
Taxes other than on net income	61,328	5 18	65,717	5 26	74,416	5 57
Recurring depreciation on banking house, furniture and fixtures	27,669	2 34	30,666	2 46	33,619	2 51
Other current operating expenses	342,305	28 90	355,226	28 16	373,065	27 90
Total current operating expenses	1,184,386	100 00	1,248,321	100 00	1,437,068	100 00
Net earnings from current operations	716,085		756,482		855,645	
Recoveries, transfers from valuation reserves, and profits:						
On securities:						
Recoveries	19,682	12 19	6,136	5 22	9,470	6 29
Transfers from valuation reserves	11,296	7 00	15,415	13 14	28,999	18 86
Profits on securities sold or redeemed	37,491	23 22	40,232	34 24	60,951	39 65
On loans:						
Recoveries	24,611	15 24	13,451	11 45	15,401	10 02
Transfers from valuation reserves	23,941	11 82	11,463	9 76	13,333	8 67
All other	41,455	27 53	30,771	26 19	25,378	16 51
Total recoveries, transfers from valuation reserves, and profits	161,479	100 00	117,498	100 00	153,732	100 00
Losses, charge-offs, and transfers to valuation reserves:						
On securities:						
Losses and charge-offs	46,616	16 80	21,257	10 36	24,010	11 10
Transfers to valuation reserves	23,555	8 49	18,310	8 93	41,360	19 12
On loans:						
Losses and charge-offs	19,633	7 08	14,496	7 07	10,909	5 05
Transfers to valuation reserves	160,644	57 90	122,122	59 54	109,258	50 52
All other	20,995	9 73	28,932	14 10	30,740	14 21
Total losses, charge-offs, and transfers to valuation reserves	277,443	100 00	205,117	100 00	216,277	100 00
Profits before income taxes	600,121		668,863		793,100	

See footnotes at end of table.

TABLE NO. 17.—*Earnings, expenses, and dividends of national banks, years ended Dec. 31, 1948-50—Continued*

[In thousands of dollars]

	1948		1949		1950	
	Amount	Percent to total	Amount	Percent to total	Amount	Percent to total
Taxes on net income:						
Federal.....	166,693	-----	182,979	-----	241,949	-----
State.....	9,671	-----	11,003	-----	13,541	-----
Total taxes on net income.....	176,364	-----	193,982	-----	255,490	-----
Net profits before dividends.....	423,757	-----	474,881	-----	537,610	-----
Cash dividends declared						
On preferred stock.....	1,304	-----	1,100	-----	712	-----
On common stock.....	192,603	-----	203,644	-----	228,792	-----
Total cash dividends declared.....	193,907	-----	204,744	-----	229,504	-----
Memoranda items						
Recoveries credited to valuation reserves (not included in recoveries above)						
On securities.....	5,582	-----	1,380	-----	1,839	-----
On loans.....	6,519	-----	12,832	-----	12,999	-----
Losses charged to valuation reserves (not included in losses above).						
On securities.....	8,753	-----	2,338	-----	2,815	-----
On loans.....	30,849	-----	44,986	-----	33,578	-----
Stock dividends (increases in capital stock).....	36,691	-----	86,964	-----	47,069	-----
Ratios to gross earnings		Percent		Percent		Percent
Salaries, wages, and fees.....		30 30		30 48		30 28
Interest on time deposits.....		9 23		9 18		8 68
All other current expenses.....		22 79		22 61		22 02
Total current expenses.....		62 32		62 27		60 98
Net current earnings.....		37 68		37 73		39 02
Ratio of cash dividends to capital stock (par value).....		10 75		10 87		11 67
Ratio of cash dividends to capital accounts.....		3 50		3 52		3 74

¹ Number at end of period. Remaining figures include earnings, expenses, etc., of those banks which were in operation a part of the year but were inactive at the close of the year.

² Figures are averages of amounts reported for the June and December call dates in the year indicated and the December call date in the previous year.

NOTE.—Earnings and dividends figures for 1869 to 1937 were published for the years ended August 31 or June 30 and appear in the table beginning on page 96 of the Comptroller's Annual Report for 1937. Similar figures for 1938 through 1941 appear in Table 26 on page 136 of the 1941 report. Calendar year figures are available, beginning with the year 1917, and are published in the Comptroller's reports as follows. 1938, p. 100, 1940, p. 17, 1942, p. 34, 1943, p. 30, 1946, p. 98, and 1949, p. 101.

TABLE No. 18.—*Number of national banks, capital stock, capital funds, net profits, dividends, and ratios years ended Dec. 31, 1929-50*

[In thousands of dollars Figures for previous years published in report for 1938, p. 115]

Number of banks	Capital stock (par value) ¹		Capital accounts ¹	Net profits before dividends	Cash dividends		Ratios					
	Preferred	Common			Total	On preferred stock	On common stock	Cash dividends on preferred stock to capital	Cash dividends on common stock to capital	Total cash dividends to capital accounts	Net profit before dividends	
											To capital stock	To capital accounts
							Percent	Percent	Percent	Percent	Percent	
1929	7,408	1,650,574	1,650,574	291,944		226,662		13.73	6.04	17.69	7.78	
1930	7,038	1,724,028	1,724,028	158,411		211,272		12.25	5.39	9.19	4.04	
1931	6,373	1,680,780	1,680,780	154,550		193,196		11.49	5.15	13.25	1.45	
1932	6,016	1,597,037	1,597,037	164,737		155,381		8.48	4.07	10.32	4.96	
1933	5,189	1,507,834	1,600,303	126,116	558	71,106		4.72	2.40	17.88	9.60	
1934	5,467	1,559,573	1,709,043	153,451	10,103	80,915	2.89	5.95	3.05	8.98	5.15	
1935	5,392	1,280,813	1,791,324	158,491	18,862	94,377	3.69	7.37	3.67	8.85	5.14	
1936	5,381	1,239,027	1,706,328	313,826	18,166	101,850	4.90	8.49	3.82	18.39	7.96	
1937	5,366	1,285,946	1,951,788	228,521	11,352	110,231	3.71	8.65	3.50	13.32	7.01	
1938	5,260	1,310,243	1,977,738	296,449	9,378	113,347	3.70	9.98	3.74	12.99	7.46	
1939	5,184	1,328,476	1,977,331	231,376	8,371	123,177	4.00	9.43	3.85	15.71	6.97	
1940	5,130	1,322,415	1,950,882	269,265	7,815	124,805	4.26	9.30	3.69	17.68	7.40	
1941	5,120	1,311,395	1,922,454	269,263	6,883	124,174	4.26	8.95	3.47	16.10	6.60	
1942	5,087	1,354,385	1,971,423	293,892	6,158	125,357	4.54	9.13	3.51	26.55	9.08	
1943	5,046	1,272,457	1,960,442	350,457	5,290	139,012	4.70	9.65	3.48	30.31	10.97	
1944	5,031	1,140,510	1,555,116	401,844	4,131	151,525	5.12	9.86	3.48	29.11	10.11	
1945	5,023	1,130,212	1,616,884	490,133	2,472	167,702	4.56	10.18	3.48	25.60	8.56	
1946	5,013	1,146,631	1,699,833	491,898	1,372	182,147	4.22	10.49	3.47	23.48	8.64	
1947	5,011	1,239,205	1,789,205	529,267	1,304	192,603	5.19	10.82	3.50	25.20	8.17	
1948	4,997	1,736,962	1,804,490	423,757	1,100	203,644	5.24	10.93	3.52	27.35	8.74	
1949	4,981	20,979	1,884,352	451,881	1,712	228,792	4.43	11.73	3.73			
1950	4,965	16,079	1,949,898	537,610								

¹ Averages of amounts from reports of condition made in each year.² Deficit.³ Licensed banks, i.e., those operating on an unrestricted basis.

TABLE NO. 19.—*Total loans of national banks, losses and recoveries on loans, and ratio of net losses or recoveries to loans, by calendar years 1931-50*

[In thousands of dollars]

Year	Total loans end of year	Losses and charge-offs	Recoveries	Net losses or recover- ies (+)	Ratio of losses (or re- coveries +) to loans
					<i>Percent</i>
1931.....	11,926,828	212,770	16,679	196,091	1.64
1932.....	9,847,724	261,567	17,490	244,077	2.48
1933.....	8,104,209	305,234	18,851	286,383	3.53
1934.....	7,491,967	299,189	32,045	267,144	3.57
1935.....	7,508,784	160,121	47,375	112,746	1.50
1936.....	8,271,210	154,614	69,658	84,956	1.03
1937.....	8,813,547	71,844	50,342	21,502	.24
1938.....	8,489,120	80,290	32,152	48,138	.57
1939.....	9,043,632	67,171	39,927	27,244	.30
1940.....	10,027,773	58,249	36,751	21,498	.21
1941.....	11,751,792	51,989	43,658	8,331	.07
1942.....	10,200,798	43,134	40,659	2,475	.02
1943.....	10,133,532	43,101	52,900	+9,799	+ .10
1944.....	11,497,802	41,039	50,348	+9,309	+ .08
1945.....	13,948,042	29,652	37,392	+7,740	+ .06
1946.....	17,309,767	44,520	41,313	3,207	.02
1947.....	21,480,457	73,542	43,629	29,913	.14
1948.....	23,818,513	¹ 50,482	² 31,133	19,349	.08
1949.....	23,928,293	¹ 59,482	² 26,283	33,199	.14
1950.....	29,277,480	¹ 44,487	² 28,400	16,087	.05
Average for 1931-50.....	13,143,564	107,624	37,849	69,775	.53

¹ Excludes transfers to valuation reserves² Excludes transfers from valuation reserves.

TABLE NO. 20.—*Total securities of national banks, losses and recoveries on securities, and ratio of net losses or recoveries to securities, by calendar years 1931-50*

[In thousands of dollars]

Year	Total securities end of year	Losses and charge-offs	Recoveries	Net losses or recoveries (+)	Ratio of losses (or recoveries +) to securities
					<i>Percent</i>
1931	7,201,425	184,305	9,924	174,381	2.42
1932	7,583,436	184,797	29,393	155,404	2.05
1933	7,870,772	244,924	¹ 51,050	193,874	2.46
1934	10,455,932	206,740	¹ 120,096	86,644	.83
1935	11,477,536	116,309	¹ 180,545	+64,236	+ .56
1936	12,780,044	91,764	120,534	+28,770	+ .23
1937	11,763,004	92,343	33,777	58,566	.50
1938	12,459,193	115,281	33,453	81,828	.66
1939	12,811,576	109,378	33,631	75,747	.59
1940	13,668,040	107,960	40,993	66,967	.49
1941	15,887,508	92,134	48,157	43,977	.28
1942	27,482,788	73,253	36,170	37,083	.13
1943	37,504,253	66,008	59,652	6,356	.02
1944	47,022,320	67,574	50,302	17,272	.04
1945	55,611,609	74,627	54,153	20,474	.04
1946	46,642,816	74,620	33,816	40,804	.09
1947	44,009,966	69,785	25,571	44,214	.10
1948	40,228,353	² 55,369	³ 25,264	30,105	.07
1949	44,207,750	² 23,595	³ 7,516	16,079	.04
1950	43,022,623	² 26,825	³ 11,509	15,316	.04
Average for 1931-50	25,484,548	103,879	50,275	53,604	.21

¹ Includes profits on securities sold² Excludes transfers to valuation reserves.³ Excludes transfers from valuation reserves.

TABLE NO. 21.—*Foreign branches of American national banks, Dec. 30, 1950*

BANK OF AMERICA NATIONAL TRUST AND SAVINGS ASSOCIATION, SAN FRANCISCO, CALIF	NATIONAL CITY BANK OF NEW YORK, N. Y.—Con-
China Shanghai England London Guam Agana. Japan Kobe Tokyo Yokohama Philippines Manila. Thailand. Bangkok.	Brazil Recife (Pernambuco). Porto Alegre. Rio de Janeiro Salvador. Santos Sao Paulo. Canal Zone Balboa Cristobal. Chile Santiago Valparaiso. Colombia. Barranquilla Bogota Medellin.
FIRST NATIONAL BANK OF BOSTON, MASS.	Cuba:
Argentina Avellaneda. Buenos Aires. Buenos Aires (Alsina). Buenos Aires (Constitucion) Buenos Aires (Once) Rosario.	Caibarien. Cardenas Havana Havana (Cuatro Caminos). Havana (Galiano). Havana (La Lonja) Manzanillo Matanzas Santiago de Cuba.
Brazil Rio de Janeiro Santos Sao Paulo.	England London London (West End)
Cuba Cienfuegos. Havana Havana (Avenida de Italia) Havana (Avenida Maximo Gomez). Sancti Spiritus Santiago de Cuba.	Hong Kong Hong Kong.
CHASE NATIONAL BANK OF NEW YORK, N. Y.	India
Canal Zone Balboa Cristobal	Bombay. Calcutta.
Cuba Havana.	Japan Osaka Tokyo Yokohama
England London (Berkeley Square) London (Bush House, Aldwych) London (Lombard)	Mexico Mexico City Mexico City (La Catedral)
Germany Frankfurt am Main. Heidelberg. Stuttgart	Panama Panama City
Japan: Osaka Tokyo.	Peru Lima.
Panama. Colon David. Panama City.	Philippines Cebu. Clark Field. Manila. Manila (Port Area Branch).
Puerto Rico San Juan.	Puerto Rico Arecibo Bayamon. Caguas. Mayaguez. Ponce. San Juan.
NATIONAL CITY BANK OF NEW YORK, N. Y.	Singapore Singapore.
Argentina Buenos Aires Buenos Aires (Flores). Buenos Aires (Plaza Once). Rosario.	Uruguay: Montevideo. Venezuela Caracas.

NOTE.—Consolidated statement of the assets and liabilities of the above-named branches as of Dec. 30, 1950, appears in the following table.

TABLE NO. 22.—*Consolidated statement of assets and liabilities of foreign branches of national banks, Dec. 30, 1950*

[In thousands of dollars]

Number of branches.....	89
ASSETS	
Loans and discounts, including overdrafts.....	\$540, 464
Securities.....	107, 802
Currency and coin.....	60, 681
Balances with other banks and cash items in process of collection.....	337, 880
Due from home office and branches.....	641, 529
Real estate, furniture and fixtures.....	6, 190
Customers' liability on account of acceptances.....	19, 231
Other assets.....	13, 898
Total assets.....	1, 727, 675
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations.....	1, 022, 315
Time deposits of individuals, partnerships, and corporations.....	231, 726
Deposits of U. S. Government.....	93, 041
State and municipal deposits.....	25, 467
Deposits of banks.....	78, 070
Other deposits (certified and cashiers' checks, etc.).....	31, 810
Total deposits.....	1, 482, 429
Due to home office and branches.....	172, 879
Bills payable and rediscounts.....	29, 249
Acceptances executed by or for account of reporting branches and out-standing.....	19, 287
Other liabilities.....	23, 165
Total liabilities.....	1, 727, 009
CAPITAL ACCOUNTS	
Undivided profits, including reserve accounts.....	666
Total liabilities and capital accounts.....	1, 727, 675

NOTE —For location of foreign branches see preceding table.

TABLE NO. 23.—*Assets and liabilities of banks in the District of Columbia by classes, Dec. 30, 1950*

[In thousands of dollars]

	Total all banks	National banks	Non- national banks
Number of banks	19	9	10
ASSETS			
Loans and discounts			
Commercial and industrial loans, including open-market paper	119, 142	78, 887	40, 255
Loans to farmers directly guaranteed by the Commodity Credit Corporation			
Other loans to farmers	9	9	
Loans to brokers and dealers in securities	2, 489	895	1, 594
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	4, 257	3, 630	627
Real-estate loans			
Secured by farm land (including improvements)	180	126	54
Secured by residential properties (other than farm)	85, 683	38, 414	47, 269
Secured by other properties	29, 803	15, 283	11, 520
Other loans to individuals (consumer loans)	96, 069	45, 445	50, 624
Loans to banks			
All other loans	12, 809	2, 578	10, 231
Overdrafts	56	33	23
Total gross loans	350, 497	185, 300	165, 197
Less valuation reserves	2, 644	1, 753	891
Net loans	347, 853	183, 547	164, 306
Securities			
U. S. Government obligations, direct and guaranteed			
Direct obligations			
Treasury bills	68, 500	52, 945	15, 555
Treasury certificates of indebtedness	16, 898	14, 595	2, 303
Treasury notes	187, 140	129, 208	57, 932
United States nonmarketable bonds (savings, investment series A-1965, and depositary bonds)	30, 590	13, 706	16, 884
Other bonds maturing in 5 years or less	164, 845	105, 846	58, 999
Other bonds maturing in 5 to 10 years	46, 177	28, 781	17, 396
Other bonds maturing in 10 to 20 years	3, 979	1, 332	2, 647
Bonds maturing after 20 years	6, 542	2, 463	4, 079
Total	524, 671	348, 876	175, 795
Obligations guaranteed by U. S. Government (Federal Housing Administration debentures)	7		7
Total	524, 678	348, 876	175, 802
Obligations of States and political subdivisions	10, 996	4, 025	6, 971
Other bonds, notes, and debentures	37, 959	25, 141	12, 818
Corporate stocks, including stock of Federal Reserve bank	1, 867	968	899
Total securities	575, 500	379, 010	196, 490
Cash, balances with other banks, including reserve balances and cash items in process of collection			
Cash items in process of collection, including exchanges for clearing house	51, 386	29, 865	21, 521
Demand balances with banks in the United States (except private banks and American branches of foreign banks)	59, 551	36, 583	22, 968
Other balances with banks in United States	1	1	
Balances with banks in foreign countries	54	18	36
Currency and coin	22, 891	12, 905	9, 986
Reserve with Federal Reserve bank and approved reserve agencies	168, 481	106, 631	61, 850
Total cash, balances with other banks, etc.	302, 364	186, 003	116, 361
Bank premises owned, furniture and fixtures	16, 177	7, 452	8, 725
Real estate owned other than bank premises	415	288	127
Investments and other assets indirectly representing bank premises or other real estate	1, 250		1, 250
Customers' liability on acceptances outstanding	32	32	
Interest, commissions, rent, and other income earned or accrued but not collected	1, 255	423	832
Other assets	1, 317	678	639
Total assets	1, 246, 163	757, 433	488, 730

TABLE NO. 23.—*Assets and liabilities of banks in the District of Columbia by classes, Dec. 30, 1950—Continued*

[In thousands of dollars]

	Total all banks	National banks	Non- national banks
LIABILITIES			
Demand deposits			
Individuals, partnerships, and corporations	825,844	523,115	302,729
U. S. Government	22,780	16,298	6,482
States and political subdivisions	212	178	34
Banks in United States	57,725	48,649	9,076
Banks in foreign countries	4,782	4,453	329
Certified and cashiers' checks (including dividend checks), let- ters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve bank and agents (transit account)	24,080	18,726	5,354
Total demand deposits	935,123	611,419	324,004
Time deposits:			
Individuals, partnerships, and corporations	207,906	100,192	107,714
U. S. Government	6,000	1,000	5,000
Postal savings	1,230	1,025	205
States and political subdivisions	553		553
Banks in United States			
Banks in foreign countries	11,000		11,000
Total time deposits	226,689	102,217	124,472
Total deposits	1,162,112	713,636	448,476
Bills payable, rediscounts, and other liabilities for borrowed money			
Acceptances executed by or for account of reporting banks and out- standing	32	32	
Interest, discount, rent, and other income collected but not earned	2,092	537	1,555
Interest, taxes, and other expenses accrued and unpaid	4,139	2,248	1,891
Other liabilities	1,279	848	431
Total liabilities	1,169,651	717,301	452,353
CAPITAL ACCOUNTS			
Capital stock Common stock	22,250	12,450	9,800
Surplus	38,820	19,800	19,020
Undivided profits	12,614	6,753	5,861
Reserves	2,825	1,120	1,696
Total capital accounts	76,509	40,132	36,377
Total liabilities and capital accounts	1,246,161	757,433	488,730
MEMORANDUM			
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase)	78,702	43,389	35,313

TABLE NO. 24.—*Assets and liabilities of all banks in the District of Columbia at date of each call during the year ended Dec. 31, 1950*

[In thousands of dollars]

	Apr 24, 1950	June 30, 1950	Oct 4, 1950	Dec 30, 1950
	19 banks	19 banks	19 banks	19 banks
ASSETS				
Loans and discounts (including overdrafts)	304,648	314,768	336,766	347,853
U S Government securities, direct obligations	518,517	515,211	504,898	524,671
Obligations guaranteed by U S Government	6,863	8,638	11,475	10,996
Obligations of States and political subdivisions	34,930	37,216	39,538	37,959
Other bonds, notes, and debentures	1,744	1,744	1,859	1,867
Corporate stocks, including stock of Federal Reserve bank	155,948	156,572	166,874	168,481
Reserve with Federal Reserve bank and approved reserve agencies	24,005	18,237	23,538	22,891
Currency and coin	79,478	93,782	91,479	110,992
Balances with other banks, and cash items in process of collection	16,119	16,089	16,300	16,177
Bank premises owned, furniture and fixtures	302	287	214	415
Real estate owned other than bank premises	1,300	1,300	1,300	1,250
Investments and other assets indirectly representing bank premises or other real estate	1,211	76	993	32
Customers' liability on acceptances outstanding	1,654	1,249	2,604	1,255
Income earned or accrued but not collected		1,024		1,317
Other assets				
Total assets	1,146,719	1,166,200	1,197,815	1,246,163
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	753,103	771,627	786,869	825,844
Time deposits of individuals, partnerships, and corporations	213,957	212,902	210,066	207,906
Postal savings deposits	1,025	1,230	1,230	1,230
Deposits of U. S. Government	29,321	33,391	29,608	28,780
Deposits of States and political subdivisions	131	129	690	765
Deposits of banks	51,494	50,278	64,781	73,507
Other deposits (certified and cashiers' checks, etc.)	18,935	17,242	20,112	24,080
Total deposits	1,067,966	1,086,802	1,118,356	1,162,112
Demand deposits	846,984	865,670	894,507	935,423
Time deposits	220,982	221,132	218,849	226,689
Bills payable, rediscounts, and other liabilities for borrowed money	200		1,000	
Acceptances executed by or for account of reporting banks and outstanding		76		32
Income collected but not earned	2,081	2,110	2,288	2,092
Expenses accrued and unpaid	3,263	3,446	3,831	4,139
Other liabilities	988	683	896	1,279
Total liabilities	1,074,498	1,093,117	1,121,374	1,169,651
CAPITAL ACCOUNTS				
Capital stock Common stock	21,100	21,100	22,150	22,250
Surplus	35,625	35,750	38,450	38,820
Undivided profits	12,620	13,460	12,795	12,614
Reserves	2,876	2,773	3,076	2,825
Total capital accounts	72,221	73,083	76,471	76,509
Total liabilities and capital accounts	1,146,719	1,166,200	1,197,845	1,246,163
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes	79,417	83,380	86,415	78,702

TABLE NO. 25.—*Assets and liabilities of nonnational banks in the District of Columbia at date of each call during the year ended Dec. 31, 1950*

[In thousands of dollars]

	Apr 24, 1950	June 30, 1950	Oct. 4, 1950	Dec 30, 1950
	10 banks	10 banks	10 banks	10 banks
ASSETS				
Loans and discounts (including overdrafts).....	114,709	150,014	159,860	161,306
U. S. Government securities, direct obligations.....	176,057	173,220	175,199	175,795
Obligations guaranteed by U. S. Government.....	7	7	7	7
Obligations of States and political subdivisions.....	5,244	7,013	7,980	6,971
Other bonds, notes, and debentures.....	12,915	13,278	12,566	12,818
Corporate stocks, including stock of Federal Reserve bank.....	899	899	899	899
Reserve with Federal Reserve bank and approved reserve agencies.....	55,296	55,799	64,461	61,850
Currency and coin.....	10,604	7,916	10,102	9,986
Balances with other banks, and cash items in process of collection.....	27,266	36,454	32,467	11,525
Bank premises owned, furniture and fixtures.....	8,837	8,784	8,038	8,725
Real estate owned other than bank premises.....	209	203	127	127
Investments and other assets indirectly representing bank premises or other real estate.....	1,300	1,300	1,300	1,250
Income earned or accrued but not collected.....	760	741	657	832
Other assets.....	1,122	607	1,927	639
Total assets.....	445,218	456,268	476,490	488,730
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	269,444	279,201	296,589	302,729
Time deposits of individuals, partnerships, and corporations.....	110,579	110,281	108,970	107,714
Postal savings deposits.....	205	205	205	205
Deposits of U. S. Government.....	11,191	13,906	11,747	11,182
Deposits of States and political subdivisions.....	6	7	559	587
Deposits of banks.....	7,917	8,453	11,418	20,405
Other deposits (certified and cashiers' checks, etc.).....	4,110	4,880	5,808	5,354
Total deposits.....	406,256	416,933	435,296	448,476
Demand deposits.....	290,677	300,447	319,568	324,004
Time deposits.....	115,579	116,486	115,728	124,472
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,587	1,574	1,000	1,555
Income collected but not earned.....	1,841	1,697	1,815	1,891
Expenses accrued and unpaid.....	226	353	363	431
Other liabilities.....	—	—	—	—
Total liabilities.....	409,910	420,557	440,192	452,353
CAPITAL ACCOUNTS				
Capital stock, Common stock.....	9,700	9,700	9,700	9,800
Surplus.....	18,875	18,900	18,900	19,020
Undivided profits.....	5,168	5,442	5,963	5,861
Reserves.....	1,565	1,669	1,735	1,696
Total capital accounts.....	35,308	35,711	36,298	36,377
Total liabilities and capital accounts.....	445,218	456,268	476,490	488,730
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	35,457	35,970	36,399	35,313

TABLE NO. 26.—*Earnings, expenses, and dividends of banks in the District of Columbia, years ended Dec. 31, 1950 and 1949*

[In thousands of dollars]

	Years ended Dec. 31—					
	Total		National banks		Nonnational banks	
	1950	1949	1950	1949	1950	1949
Number of banks ¹	19	19	9	9	10	10
Capital stock, par value ²	21,467	21,017	11,750	11,400	9,717	9,617
Capital accounts ²	73,451	69,635	37,849	35,470	35,602	34,165
Earnings from current operations						
Interest and dividends on:						
U. S. Government obligations	8,133	7,385	5,398	4,522	2,735	2,863
Other securities	915	955	435	528	480	427
Interest and discount on loans	13,146	11,289	6,488	5,554	6,658	5,735
Service charges and other fees on banks' loans	171	70	24	19	147	51
Service charges on deposit accounts	2,338	2,093	1,031	969	1,307	1,124
Other service charges, commissions, fees, and collection and exchange charges	744	722	184	171	560	551
Trust department	1,834	1,763	525	559	1,309	1,204
Other current earnings	1,330	1,320	441	439	889	881
Total earnings from current operations	28,611	25,597	14,526	12,761	14,085	12,836
Current operating expenses:						
Salaries and wages:						
Officers	3,078	2,859	1,606	1,497	1,472	1,362
Employees other than officers	6,634	6,232	3,016	2,820	3,618	3,412
Number of officers ¹	361	345	185	177	176	166
Number of employees other than officers ¹	2,652	2,570	1,205	1,135	1,449	1,455
Fees paid to directors and members of executive, discount, and advisory committees	210	197	106	91	104	103
Interest on time deposits (including savings deposits)	1,455	1,436	680	652	775	784
Interest and discount on borrowed money	6	4	2		4	4
Taxes other than on net income	1,296	1,299	570	555	726	744
Recurring depreciation on banking house, furniture and fixtures	543	478	240	224	303	254
Other current operating expenses	4,982	4,523	2,530	2,227	2,452	2,296
Total current operating expenses	18,204	17,028	8,750	8,069	9,454	8,959
Net earnings from current operations	10,407	8,569	5,776	4,692	4,631	3,877
Recoveries, transfers from valuation reserves, and profits:						
On securities:						
Recoveries	2	2		1	2	1
Transfers from valuation reserves	13				13	
Profits on securities sold or redeemed	155	293	54	184	101	109
On loans:						
Recoveries	401	233	133	50	268	183
Transfers from valuation reserves	13	1	2	1	11	
All other	511	287	207	59	304	228
Total recoveries, transfers from valuation reserves and profits	1,095	816	396	205	690	521
Losses, charge-offs, and transfers to valuation reserves:						
On securities:						
Losses and charge-offs	169	126	100	24	69	102
Transfers to valuation reserves	6	6			6	6
On loans:						
Losses and charge-offs	18	190	4	88	14	102
Transfers to valuation reserves	793	1,016	429	616	364	400
All other	698	462	161	107	537	355
Total losses, charge-offs, and transfers to valuation reserves	1,684	1,800	694	835	990	965
Profits before income taxes	9,818	7,585	5,478	4,152	4,340	3,433
Taxes on net income: Federal	3,457	2,502	1,936	1,407	1,521	1,095

See footnotes at end of table.

TABLE NO. 26.—*Earnings, expenses, and dividends of banks in the District of Columbia, years ended Dec. 31, 1950 and 1949—Continued*

[In thousands of dollars]

	Years ended Dec 31—					
	Total		National banks		Nonnational banks	
	1950	1949	1950	1949	1950	1949
Net profits before dividends.....	6,361	5,083	3,542	2,745	2,819	2,338
Cash dividends.....	2,912	2,653	1,552	1,388	1,360	1,265
Memoranda items						
Recoveries credited to valuation reserves (not included in recoveries above):						
On securities.....						
On loans.....	138	71	47	43	91	28
Losses charged to valuation reserves (not included in losses above):						
On securities.....						
On loans.....	364	384	162	173	202	211
Stock dividends (increases in capital stock).....	50				50	
Ratios to gross earnings:	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
Salaries, wages, and fees.....	34.68	36.28	32.55	34.57	36.88	38.00
Interest on time deposits.....	5.09	5.61	4.68	5.11	5.50	6.11
All other current expenses.....	23.86	24.63	23.01	23.55	24.74	25.69
Total current expenses.....	63.63	66.52	60.24	63.23	67.12	69.80
Net current earnings.....	36.37	33.48	39.76	36.77	32.88	30.20
Ratio of cash dividends to capital stock (par value)...	13.57	12.62	13.21	12.18	14.00	13.15
Ratio of cash dividends to capital accounts.....	3.96	3.81	4.10	3.91	3.82	3.70

¹ Number at end of period.² Figures are averages of amounts reported for the June and December call dates in the year indicated and the December call date in the previous year.

TABLE No. 27.—*Number of banks, capital stock, capital funds, net profits, interest and dividends, and ratios, all banks in the District of Columbia, years ended Dec. 31, 1929-50*

[In thousands of dollars. Figures for previous years published in report for 1940, p. 290]

	Num-ber of banks	Capital ¹			Net profits before dividends	Interest and cash dividends			Ratios						
		Cap-ital notes and debentures	Pre-ferred stock (par value)	Com-mon stock (par value)		Total	Cap-ital ac-counts ¹	On capital notes and debentures	On pre-ferred stock	On com-mon stock	Interest on cap-ital notes and debentures to capital notes and debentures	Cash divi-dends on pre-ferred stock to pre-ferred capital	Cash divi-dends and on com-mon stock to com-mon capital	Total interest and cash divi-dends to capital ac-counts	Net profits be-fore dividends
1929	41			24,868	24,868	52,733	4,374		2,797			11 25	5 30	17 59	8 29
1930	39			24,008	24,008	52,638	2,983		2,755			11 43	5 23	12 43	5 67
1931	39			23,328	23,328	52,066	1,514		2,648			11 35	4 09	6 49	2 91
1932	34			23,072	23,072	50,062	1,218		2,278			9 87	4 55	2 52	2 43
1933	21	300		19,216	19,516	41,119	2,186		1,006			5 24	2 45	2 11 20	2 5 32
1934	22	1,340	1,575	18,345	21,260	39,849	2,416	34	901	2 31	2 16	4 91	2 42	2 1 96	2 1 04
1935	22	1,790	1,650	18,235	21,675	40,843	2,501	77	995	4 30	4 12	5 46	2 79	11 54	6 12
1936	22	1,536	1,650	18,243	21,429	42,263	2,744	68	1,083	3 78	4 12	5 94	2 86	17 47	8 86
1937	22	1,419	1,554	18,250	21,223	44,365	2,966	59	1,194	3 31	3 80	6 84	2 93	13 98	6 69
1938	22	1,303	1,555	18,080	20,718	45,481	2,490	41	1,248	3 15	3 69	6 91	3 12	11 97	5 45
1939	22	1,265	1,285	17,300	19,803	46,965	2,455	40	1,379	3 09	3 89	7 97	3 11	15 22	6 20
1940	22	966	1,288	17,338	19,625	48,191	2,986	56	1,416	2 80	4 35	8 17	3 11	15 22	6 20
1941	22	604	1,130	17,490	19,224	49,499	3,253	24	1,442	3 97	3 72	8 24	3 05	17 08	6 63
1942	22	454	969	17,669	19,092	50,425	2,436	11	1,439	3 92	3 92	8 14	2 95	12 76	4 83
1943	22	400	794	17,768	18,962	51,447	2,468	31	1,432	4 25	3 90	8 05	2 88	13 02	4 80
1944	21	123	317	17,616	18,036	52,301	3,573	16	1,557	4 88	5 05	8 84	3 02	19 79	6 83
1945	21		34	17,897	17,897	55,255	5,485	1	1,610		2 94	9 03	2 92	30 70	9 93
1946	20			19,783	19,783	61,601	5,438		1,902			9 61	3 09	27 49	8 83
1947	19			20,750	20,750	65,498	4,991		2,195			10 59	3 36	24 05	7 62
1948	19			20,933	20,933	67,653	3,589		2,412			11 82	3 57	21 15	5 31
1949	19			21,017	21,017	69,635	5,083		2,653			12 62	3 81	24 19	7 30
1950	19			21,467	21,467	73,451	6,361		2,912			13 57	3 96	29 63	8 66

¹ Averages of amounts from reports of condition made in each year.² Deficit.

TABLE NO. 28.—*Total loans of banks in the District of Columbia, losses and recoveries on loans, and ratio of net losses or recoveries to loans, by calendar years 1931-50*

ALL BANKS

[In thousands of dollars]

Year	Total loans end of year	Losses and charge-offs	Recoveries	Net losses or recoveries (+)	Ratio of losses (or recoveries +) to loans
					<i>Percent</i>
1931	151,496	1,338	184	1,154	0.76
1932	127,102	1,209	75	1,134	.89
1933	89,108	2,255	123	2,132	2.39
1934	84,365	2,847	137	2,710	3.21
1935	86,825	1,142	346	796	.92
1936	95,234	946	308	548	.58
1937	103,831	347	372	+25	+ .02
1938	90,813	416	201	215	.22
1939	112,470	257	137	120	.11
1940	128,221	371	193	178	.14
1941	144,649	332	277	55	.04
1942	118,524	225	351	+126	+ .11
1943	106,789	237	297	+60	+ .06
1944	110,479	600	434	166	.15
1945	125,302	195	300	+105	+ .08
1946	175,340	184	483	+299	+ .17
1947	242,785	303	529	+226	+ .09
1948	270,963	1,395	2,211	184	.07
1949	285,399	1,574	2,304	270	.09
1950	317,853	1,382	2,539	+157	+ .05
Average for 1931-50	150,326	728	295	433	.29

NATIONAL BANKS

1931	76,908	1,006	76	930	1.21
1932	63,796	722	56	666	1.04
1933	42,739	1,055	80	975	2.28
1934	41,412	1,312	31	1,281	3.09
1935	39,674	572	156	416	1.05
1936	42,958	406	150	256	.60
1937	49,180	176	225	+49	+ .10
1938	44,810	215	103	112	.25
1939	51,608	167	59	108	.21
1940	60,059	178	119	50	.10
1941	68,766	122	143	+21	+ .03
1942	55,876	112	147	+35	+ .06
1943	51,534	133	113	20	.04
1944	55,181	110	141	+31	+ .06
1945	67,807	66	112	+46	+ .07
1946	96,720	62	211	+149	+ .15
1947	131,989	133	230	+97	+ .07
1948	145,299	1,264	2,100	164	.11
1949	145,982	1,261	2,983	168	.11
1950	183,547	1,166	2,180	+14	+ .01
Average for 1931-50	75,792	362	126	236	.31

NONNATIONAL BANKS

1931	74,588	332	108	224	0.30
1932	63,306	487	19	468	.74
1933	46,369	1,200	43	1,157	2.50
1934	42,953	1,535	106	1,429	3.33
1935	47,151	570	190	380	.81
1936	52,276	540	248	292	.56
1937	54,651	171	147	24	.04
1938	55,003	201	98	103	.19
1939	60,862	90	78	12	.02
1940	68,162	193	74	119	.17
1941	75,883	210	134	76	.10
1942	62,648	113	204	+91	+ .15
1943	55,255	104	184	+80	+ .14
1944	55,298	490	293	197	.36
1945	57,495	129	188	+59	+ .10
1946	78,620	122	272	+150	+ .19
1947	110,766	170	299	+129	+ .12
1948	125,664	1,131	2,111	20	.02
1949	139,417	1,313	2,211	102	.07
1950	164,306	1,216	2,359	+143	+ .09
Average for 1931-50	74,534	366	169	197	.26

¹ Excludes transfers to valuation reserves.² Excludes transfers from valuation reserves.

TABLE NO. 29.—*Total securities of banks in the District of Columbia, losses and recoveries on securities, and ratio of net losses or recoveries to securities, by calendar years 1931-50*

ALL BANKS

[In thousands of dollars]

Year	Total securities end of year	Losses and charge-offs	Recoveries	Net losses or recoveries (+)	Ratio of losses (or recoveries +) to securities
					Percent
1931	97,591	1,120	13	1,107	1.13
1932	102,081	1,178	256	922	.90
1933	99,160	2,145	¹ 459	1,686	1.70
1934	109,832	930	¹ 1,221	+291	+ .26
1935	122,028	496	¹ 1,374	+878	+ .72
1936	134,533	845	538	307	.23
1937	135,867	811	297	514	.38
1938	138,573	892	426	466	.34
1939	134,137	1,045	493	552	.41
1940	136,389	732	351	381	.28
1941	158,518	827	359	468	.30
1942	306,889	466	262	204	.07
1943	433,694	770	590	180	.04
1944	549,977	639	459	180	.03
1945	719,103	299	278	21	.002
1946	621,710	205	125	80	.01
1947	547,104	347	83	264	.05
1948	509,545	² 201	³ 88	113	.02
1949	544,759	² 126	³ 2	124	.02
1950	575,500	² 169	³ 2	167	.03
Average for 1931-50	398,348	712	384	328	.11

NATIONAL BANKS

1931	57,611	452	4	448	0.78
1932	63,950	347	149	198	.31
1933	64,625	919	¹ 339	610	.94
1934	67,263	639	¹ 720	+81	+ .12
1935	73,276	342	¹ 821	+479	+ .65
1936	77,706	609	398	211	.27
1937	83,437	507	211	296	.35
1938	81,286	562	331	228	.28
1939	81,270	883	394	489	.60
1940	81,589	533	285	248	.30
1941	94,880	617	242	375	.40
1942	203,593	271	199	72	.04
1943	276,495	641	469	172	.06
1944	341,778	231	250	+19	+ .01
1945	440,209	182	173	9	.002
1946	372,566	97	76	21	.01
1947	327,705	166	16	150	.05
1948	308,248	² 44	³ 80	+36	+ .01
1949	315,537	² 24	³ 1	23	.01
1950	379,010	² 100	-----	100	.03
Average for 1931-50	191,102	410	258	152	.08

NONNATIONAL BANKS

1931	39,980	668	9	659	1.65
1932	38,131	831	107	724	1.90
1933	34,535	1,196	¹ 120	1,076	3.12
1934	42,569	291	¹ 501	+210	+ .49
1935	48,752	154	¹ 553	+399	+ .82
1936	56,827	236	140	96	.17
1937	52,430	304	86	218	.42
1938	57,247	330	92	238	.42
1939	52,867	162	99	63	.12
1940	54,800	199	66	133	.24
1941	63,638	210	117	93	.15
1942	103,296	195	63	132	.13
1943	157,199	129	121	8	.01
1944	208,199	408	209	199	.10
1945	278,894	117	105	12	.004
1946	249,144	108	49	59	.02
1947	219,399	181	67	114	.05
1948	201,297	² 157	³ 8	149	.07
1949	189,222	² 102	³ 1	101	.05
1950	196,490	² 69	³ 2	67	.03
Average for 1931-50	117,246	302	126	176	.15

¹ Includes profits on securities sold.² Excludes transfers to valuation reserves.³ Excludes transfers from valuation reserves.

TABLE NO. 30.—*Summary of assets and liabilities Dec. 30, 1950, and receipts and disbursements in year ended Dec. 31, 1950, of the 20 building and loan associations in the District of Columbia, chartered under the D. C. Code*

[In thousands of dollars]

ASSETS		LIABILITIES	
	Amount		Amount
Real estate loans.....	\$299,703	Investment shares, unpledged	\$272,480
Stock loans.....	391	Mortgage pledged shares	6
Federal Home Loan Bank stock.....	4,069	Incomplete loans.....	12,840
U. S. Government securities, direct and guaranteed.....	8,640	Bills payable.....	8,165
Other securities.....	80	Other liabilities.....	772
Cash and bank balances.....	15,749	Total liabilities.....	294,263
Real estate sold on contract.....	9		
Office building, furniture and fixtures.....	1,441	CAPITAL ACCOUNTS	
Other real estate owned.....	42	Surplus fund.....	22,441
Interest accrued, not collected.....	45	Net undivided profits.....	5,018
Other assets.....	132	Reserves.....	8,579
Total assets.....	330,301	Total capital accounts.....	36,038
		Total liabilities and capital accounts.....	330,301

RECEIPTS AND DISBURSEMENTS IN YEAR ENDED DEC. 31, 1950			
Receipts		Disbursements	
	Amount		Amount
CAPITAL RECEIPTS		CAPITAL DISBURSEMENTS	
Real estate loans.....	\$99,998	Real estate loans.....	\$131,714
Stock loans.....	427	Stock loans.....	532
Bonds, securities, etc.....	4,241	Bonds, securities, etc.....	6,469
Investment shares, unpledged.....	75,047	Investment shares, unpledged.....	55,505
Mortgage pledged shares.....	137	Mortgage pledged shares.....	139
Incomplete loans.....	48,971	Incomplete loans.....	42,510
Bills payable.....	9,034	Bills payable.....	4,428
Interest accrued, not collected.....	2,522	Interest accrued, not collected.....	2,519
Other receipts.....	11,053	Other disbursements.....	11,665
Total capital receipts.....	251,430	Total capital disbursements.....	255,481
EARNINGS		EXPENSES	
Interest on loans.....	12,902	Salaries and fees.....	1,513
Commission on loans.....	7	Taxes and insurance.....	371
Fees and fines.....	65	Rent paid.....	35
Commission on insurance.....	100	Interest on borrowed money.....	69
Rent received.....	41	Dividends.....	8,379
Profit on sale of assets.....	—	Losses and depreciation charged off.....	50
Recoveries on charged off assets.....	—	Other expenses.....	863
Other earnings.....	546	Total expenses.....	11,280
Total earnings.....	13,661	Cash and bank balances at end of period.....	15,749
Cash and bank balances at beginning of period.....	17,419	Grand total.....	282,510
Grand total.....	282,510		

NOTE.—Number of borrowing members, 44,965, nonborrowing, 138,375. Number of associations members of Federal Home Loan Bank System, 14. Number of associations with shares insured by the Federal Savings and Loan Insurance Corporation, 13.

TABLE NO. 31.—*Summary of assets and liabilities Dec. 30, 1950, and receipts and disbursements in year ended Dec. 31, 1950, of the 17 credit unions in the District of Columbia, chartered under the D. C. Code*

	Amount		Amount
ASSETS		LIABILITIES	
Loans.....	\$1,920,651	Shares paid in	\$2,204,853
Building association investments.....	135,530	Surplus fund.....	32,753
U. S. Government securities	267,282	Net undivided profits	115,267
Deposits in banks.....	152,790	Reserve fund for bad debts.....	165,056
Cash on hand	41,195	Bills payable	500
Furniture and fixtures	1,533	Other liabilities	11,167
Other assets.....	1,615		
Total assets.....	2,529,596	Total liabilities	2,529,596

RECEIPTS AND DISBURSEMENTS IN YEAR ENDED DEC 31, 1950			
Receipts	Amount	Disbursements	Amount
CAPITAL RECEIPTS		CAPITAL DISBURSEMENTS	
Loans repaid.....	\$2,274,133	Loans made	\$2,677,293
Payments on shares.....	998,542	Shares withdrawn.....	708,003
Building association shares redeemed	38,246	Building association shares purchased	53,545
U. S. Government securities sold.....	71,445	U. S. Government securities purchased	3,395
Bills payable.....	1,331,500	Bills payable.....	1,331,000
Fees.....	865	Loans charged against reserve fund.....	8,829
Fines.....	329	Other disbursements.....	13,865
Recoveries on loans to reserve fund.....	6,710		
Depreciation on furniture and fixtures	609	Total capital disbursements.....	4,795,930
Other receipts.....	13,102		
Total capital receipts.....	4,735,481		
EARNINGS		EXPENSES	
Interest on loans	157,474	Salaries.....	47,797
Building association dividends	5,314	General expenses.....	13,096
Other income	7,269	Interest on borrowed money	636
Total earnings	170,057	Dividends	60,460
Transferred to reserve fund for bad debts.....	22,425	Depreciation on furniture and fixtures	609
Transferred to surplus	1,630	Total expenses.....	122,598
Cash on hand at beginning of period.....	48,364	Transferred to reserve fund for bad debts.....	22,425
Deposits in banks at beginning of period.....	158,611	Transferred to surplus	1,630
Grand total.....	5,136,568	Cash on hand at end of period.....	41,195
		Deposits in banks at end of period	152,790
		Grand total.....	5,136,568

NOTE.—Number of borrowing members, 7,375, nonborrowing, 10,021.

TABLE No. 32.—*Assets and liabilities of all active banks in the United States, and possessions, by classes, Dec. 30, 1950*
 [In thousands of dollars]

	Total all banks	National banks	All banks other than national	Banks other than national		
				State commercial	Mutual savings	Private
Number of banks.....	14,666	4,965	9,701	9,081	529	91
ASSETS						
Loans and discounts:						
Commercial and industrial loans (including open-market paper)	22,067,761	13,401,912	8,665,849	8,571,611	29,975	64,263
Loans to farmers directly guaranteed by the Commodity Credit Corporation	381,962	196,573	185,389	185,033		356
Other loans to farmers	2,544,703	1,315,813	1,228,890	1,209,080	1,332	5,401
Loans to brokers and dealers in securities.....	1,801,662	725,463	1,076,199	1,065,864		10,335
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	1,079,965	523,939	556,026	545,729	1,951	8,346
Real estate loans.....	1,012,914	370,922	641,272	595,529	43,453	1,890
Secured by farm land (including improvements).....	17,484,931	5,461,071	12,023,860	4,962,397	7,053,762	7,701
Secured by residential properties (other than farm)	3,427,902	1,146,228	2,281,674	1,116,023	1,163,862	1,789
Other loans to individuals (consumer loans)	10,243,043	5,698,973	4,544,069	4,474,872	87,520	11,688
Loans to banks.....	90,167	39,789	50,378	50,244		134
All other loans (including overdrafts).....	1,303,903	501,851	802,052	588,946	6,291	6,815
Total gross loans.....	61,638,193	29,605,601	31,972,592	23,465,328	8,398,546	118,718
Less valuation reserves.....	927,047	388,121	538,926	286,859	251,796	271
Net loans.....	60,711,146	29,217,480	31,433,666	23,178,469	8,136,750	118,447
Securities:						
U. S. Government obligations, direct and guaranteed	73,188,217	35,691,590	37,496,657	26,528,126	10,867,794	100,727
Obligations of States and political subdivisions.....	8,249,124	4,687,048	3,562,076	3,122,081	88,244	51,131
Other bonds, notes, and debentures.....	6,010,448	2,468,442	3,542,006	1,467,759	2,072,416	1,533
Corporate stocks, including stocks of Federal Reserve banks.....	556,973	175,573	381,400	193,246	180,902	7,252
Total securities.....	88,004,762	43,022,623	44,982,139	31,611,212	13,269,356	161,571
Currency and coin.....	2,343,064	1,117,069	1,195,995	1,081,481	110,554	3,990
Balances with other banks, including reserve balances and cash items in process of collection	38,982,739	22,696,366	16,286,373	15,444,556	686,359	95,458
Bank premises owned, furniture and fixtures.....	1,241,035	636,875	604,210	593,113	110,131	96,966
Real estate owned other than bank premises.....	103,041	17,352	18,690	12,525	5,697	468
Investments and other assets indirectly representing bank premises or other real estate.....	103,161	57,365	45,796	39,260	6,536	
Customers' liability on acceptances outstanding.....	235,261	116,300	118,961	102,105		16,856
Other assets.....	576,463	301,713	374,750	252,841	119,512	2,397
Total assets.....	192,240,673	97,240,093	95,000,580	72,215,562	22,841,895	400,123

See footnotes at end of table.

TABLE No. 32.—*Assets and liabilities of all active banks in the United States and possessions, by classes, Dec. 30, 1950—Continued*
[In thousands of dollars]

	Total all banks	National banks	All banks other than national	Banks other than national		
				State commercial	Mutual savings	Private
LIABILITIES						
Demand deposits						
Individuals, partnerships, and corporations	91 313,759	32,051,784	39,261,975	39,006,063	12,973	242,839
U. S. Government	2,871,578	1,749,729	1,121,849	1,118,984	2,386	279
States and political subdivisions	8,082,174	4,869,252	3,212,922	3,205,590	1,255	6,077
Banks in the United States	12,109,655	8,169,629	3,940,656	3,924,509	1,29	15,518
Banks in foreign countries	1,478,515	778,729	699,826	667,273		32,553
Certified and cashiers' checks, etc.	2,938,481	1,713,803	1,224,678	1,209,628	4,767	10,283
Total demand deposits	118,794,232	69,332,926	49,461,306	49,132,047	21,610	307,649
Time deposits						
Individuals, partnerships, and corporations	55 302,571	19,010,542	36,102,009	16,160,418	20,002,449	29,142
U. S. Government	17,229	134,821	32,106	32,181	225	
States and political subdivisions	10,619	6,392	4,227	4,227		
Banks in the United States	1 463,450	837,942	635,508	618,310	6,597	592
Banks in foreign countries	143,916	17,194	126,722	126,222	455	
	318,161	169,813	148,348	148,348		
Total time deposits	57 325,926	20,196,706	37,129,220	17,089,715	20,009,726	29,779
Total deposits	176 120,158	89,529,632	86,590,526	66,221,762	20,031,396	337,428
Bills payable, rediscounts, and other liabilities for borrowed money	91 607	76,644	17,963	13,253	20	4,690
Acceptances executed by or for account of reporting banks and outstanding	270,027	134,631	135,396	115,314		20,082
Other liabilities	1,840,016	1,170,197	699,819	555,519	106,309	7,991
Total liabilities	178,234,808	90,911,104	87,413,704	66,905,848	20,137,665	370,191
CAPITAL ACCOUNTS						
Capital notes and debentures						
Preferred stock	47,107	15,102	47,107	41,664	5,443	
Common stock	62,311	1,986,548	1,574,239	1,569,206		5,147
Surplus	3,990,801	2,925,104	3,090,298	2,893,294	1,516,755	19,059
Undivided profits	6,824,212	1,124,223	1,684,460	1,030,183	643,458	1,466
Reserves and retirement account for preferred stock and capital notes and debentures	382,721	278,012	304,706	219,276	81,174	4,259
Total capital accounts	13,915,865	6,328,989	7,586,876	5,309,714	2,247,230	29,832
Total liabilities and capital accounts	192,240,673	97,240,093	95,000,580	72,215,562	22,384,895	400,123

1 Includes stock savings banks

TABLE No. 33.—Assets and liabilities of all active banks in the United States and possessions, Dec. 30, 1950 (includes national, State commercial, savings, and private banks)

Location	Population (approximate)	Number of banks	ASSETS (In thousands of dollars)											Total assets	
			Loans and discounts, including overdrafts	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures of Federal Reserve banks	Corporate stocks, including Federal Reserve banks	Currency and coin	Balances with other banks, including reserves and cash item in process of collection	Bank premises owned, furniture and fixtures	Real estate owned, other than premises used for real estate	Investments and other assets directly representing bank premises or other real estate	Customers' liability on acceptances outstanding		Other assets
Maine.....	928,000	95	234,699	343,725	17,766	56,338	8,963	15,192	87,338	4,667	621	431	-----	1,490	771,230
New Hampshire.....	532,000	109	236,025	250,121	12,090	28,191	24,944	7,526	65,004	3,758	430	56	-----	424	628,569
Vermont.....	384,000	77	196,853	106,102	13,433	9,832	2,179	5,349	43,171	3,028	83	300	4	484	381,518
Massachusetts.....	4,766,000	371	2,915,300	3,720,320	171,239	408,703	94,095	86,870	1,087,731	53,397	446	1,754	22,353	22,192	8,584,000
Rhode Island.....	805,000	24	384,611	514,944	14,112	54,030	18,165	127,257	13,674	15	250	155	-----	2,653	1,158,028
Connecticut.....	2,040,000	184	966,750	1,507,220	126,906	188,077	52,669	48,416	440,194	25,888	2,205	62	140	16,207	3,374,734
Total New England States.....	9,465,000	860	4,934,238	6,442,632	355,546	745,271	211,012	181,515	1,851,295	104,412	3,800	2,853	22,652	43,450	14,898,979
New York.....	15,042,000	759	17,540,185	18,155,666	1,633,276	1,680,979	123,924	303,743	9,588,568	286,207	4,145	12,061	144,157	248,328	49,724,239
New Jersey.....	4,914,000	347	1,627,651	2,612,912	362,495	259,260	16,475	65,518	847,323	56,735	737	1,569	393	18,351	5,899,429
Pennsylvania.....	10,648,000	978	3,612,955	5,232,076	593,461	992,438	46,875	200,263	2,373,959	109,905	5,118	12,334	7,092	37,618	13,215,996
Delaware.....	323,000	40	191,984	250,954	24,389	22,846	3,998	7,507	106,947	4,066	333	656	-----	1,784	694,967
Maryland.....	2,381,000	173	535,109	1,126,863	46,726	95,245	4,137	36,760	388,116	16,011	203	554	702	16,664	2,265,093
District of Columbia.....	815,000	19	347,833	524,678	10,996	37,359	1,867	22,891	279,473	16,177	415	1,250	32	2,572	1,246,163
Total Eastern States.....	34,123,000	2,316	23,835,737	27,922,832	2,671,245	3,136,727	197,156	666,682	13,586,386	492,001	10,951	28,454	152,379	325,317	73,045,867
Virginia.....	3,372,000	313	767,853	755,253	67,656	33,223	3,170	46,001	487,849	21,139	208	2,067	168	4,107	2,188,796
West Virginia.....	2,038,000	180	291,398	435,220	31,556	12,764	2,294	26,312	228,450	8,163	335	601	-----	2,515	1,030,553
North Carolina.....	4,128,000	225	681,567	603,973	146,592	62,089	2,390	51,756	488,476	14,125	161	534	871	8,218	2,040,332
South Carolina.....	2,151,000	148	198,869	258,008	15,358	7,739	20,153	20,153	180,070	17,779	105	145	200	924	1,221,325
Georgia.....	3,500,000	381	749,780	517,475	75,122	20,095	2,818	37,011	500,939	17,779	875	123	8	8,446	1,926,571
Florida.....	2,816,000	199	941,990	946,594	108,417	17,140	2,285	41,776	512,036	20,736	351	321	255	6,623	2,148,164
Alabama.....	3,111,000	225	430,749	487,883	98,214	18,288	1,680	30,820	332,137	8,764	512	805	1,684	3,422	1,574,965
Mississippi.....	2,214,000	201	224,775	299,837	117,082	4,763	704	24,107	223,991	6,442	267	3	590	879	879,375

TABLE No. 33.—Assets and liabilities of all active banks in the United States and possessions, Dec. 30, 1950 (includes national, State commercial, savings, and private banks)—Continued

ASSETS—Continued

(In thousands of dollars)

Location	Population (approximate)	Number of banks	Loans and discounts, including overdrafts	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including Federal Reserve banks	Currency and coin in process of collection	Balances with other banks, including reserve balances and cash items	Real estate owned other than bank premises	Investments and other assets directly representing premises or real estate	Customers' liability on acceptances outstanding	Other assets	Total assets
Total Southern States														
Louisiana.....	2,727,000	165	488,397	713,838	186,169	11,529	2,706	35,863	517,012	13,217	827	4,019	5,800	1,949,728
Texas.....	7,836,000	904	2,536,532	2,351,387	305,271	70,793	10,617	108,083	2,473,705	67,548	7,320	13,183	9,194	7,960,635
Arkansas.....	1,940,000	232	203,066	336,881	61,198	10,853	870	17,069	273,696	4,410	30	1	859	908,971
Kentucky.....	2,992,000	385	555,873	635,928	42,833	32,152	2,019	34,138	433,961	9,683	87	11	2,376	1,749,156
Tennessee.....	3,345,000	297	826,160	631,674	119,277	19,392	3,908	39,526	549,281	20,012	65	709	3,136	2,213,586
Total Southern States														
Ohio.....	8,075,000	602	2,504,369	3,524,747	405,665	253,874	10,833	139,639	1,777,540	54,383	11,157	1,228	19,750	8,064,410
Indiana.....	3,998,000	490	864,313	1,642,005	136,572	60,879	3,522	69,081	742,455	19,966	335	58	6,285	3,545,590
Illinois.....	8,853,000	891	3,400,936	6,004,034	682,466	382,839	21,161	124,852	3,265,795	47,209	6,722	6,069	36,726	13,979,283
Michigan.....	6,475,000	439	1,681,495	2,692,379	308,175	159,301	7,049	98,816	1,210,633	36,701	1,180	188	15,472	6,211,753
Wisconsin.....	3,490,000	556	895,169	1,447,147	162,569	91,765	2,734	48,092	655,389	18,325	90	217	10,325	3,332,339
Minnesota.....	3,031,000	681	1,072,519	1,203,082	161,727	134,112	3,295	36,700	700,569	12,464	4,249	609	8,409	3,338,400
Iowa.....	2,663,000	660	811,644	1,015,354	173,609	36,458	1,612	38,779	541,298	9,128	2,729	22	2,960	2,533,625
Missouri.....	4,019,000	600	1,673,607	1,531,704	185,077	93,350	18,246	57,700	1,301,579	24,569	464	1,971	10,273	4,910,118
Total Middle Western States														
North Dakota.....	630,000	150	126,531	326,055	30,524	11,531	558	6,981	96,626	1,809	24	—	1,010	601,649
South Dakota.....	663,000	169	145,819	423,430	22,217	9,009	390	6,800	105,840	2,545	2	—	1,401	537,453
Nebraska.....	1,347,000	418	403,588	563,298	72,933	24,174	1,515	13,933	378,384	6,487	2	15	2,303	1,466,969
Kansas.....	1,936,000	612	535,308	628,306	127,840	28,733	20,996	430,991	450,991	7,031	74	—	2,452	1,803,972
Montana.....	601,000	110	142,830	281,179	17,665	11,820	522	8,545	144,230	3,006	2	—	1,242	611,041

Wyoming.....	295,000	53	77,702	113,563	10,223	2,440	275	4,701	77,720	1,697	20	.....	.....	293	288,634
Colorado.....	1,347,000	153	373,382	515,739	32,559	15,816	1,469	17,604	336,321	4,049	95	.....	.....	3,294	1,300,323
New Mexico.....	692,000	51	118,276	129,044	11,031	973	442	7,992	111,595	2,352	335	150	70	437	1,382,697
Oklahoma.....	2,209,000	386	512,721	623,732	122,882	20,719	2,385	24,476	548,689	8,256	75	3,327	127	3,116	1,870,565
Total Western States.....	9,780,000	2,102	2,436,427	3,424,348	447,874	125,215	9,300	112,028	2,250,896	37,232	694	3,974	217	15,548	8,863,253
Washington.....	2,417,000	121	804,318	790,381	160,845	60,300	2,306	32,743	478,268	17,025	478	491	339	4,699	2,352,193
Oregon.....	1,546,000	71	523,040	536,903	115,310	14,882	1,722	17,187	305,117	16,012	47	41	330	5,634	1,536,225
California.....	10,757,000	202	5,898,630	5,277,673	792,602	335,339	28,588	119,759	2,619,924	110,015	1,275	25,998	20,402	53,034	15,193,239
Idaho.....	598,000	43	176,983	178,457	11,940	1,004	460	6,931	89,874	3,653	47	.....	.....	211	469,540
Utah.....	700,000	35	234,380	211,590	23,894	3,636	656	6,939	145,809	3,662	88	914	.....	632	632,200
Nevada.....	163,000	8	58,631	86,015	7,213	3,194	178	3,775	29,350	1,645	127	.....	.....	750	190,878
Arizona.....	762,000	11	202,782	159,081	21,226	11,719	457	10,977	88,145	6,182	842	2	.....	2,138	503,581
Total Pacific States.....	16,943,000	511	7,808,764	7,240,100	1,133,030	430,074	34,397	198,291	3,756,487	158,194	2,904	27,446	21,071	67,098	20,877,856
Total United States (exclusive of pos- sessions).....	153,085,000	14,623	60,386,227	72,894,335	8,205,985	5,978,314	556,437	2,284,905	38,801,480	1,230,911	32,551	102,906	228,380	614,502	191,316,896
Alaska.....	111,000	20	24,686	36,033	850	2,323	2	6,355	19,573	623	46	.....	.....	210	90,701
Canal Zone (Panama).....	45,000	(1)	1,867	3,785	.....	.....	.....	2,468	766	18	.....	.....	.....	16,965	24,929
Guam.....	45,000	(2)	1,433	.....	.....	.....	.....	1,244	63	.....	.....	.....	.....	17,301	20,042
The Territory of Hawaii.....	492,000	9	166,702	158,476	16,871	5,705	534	24,747	48,721	5,323	223	.....	19	1,805	429,126
Puerto Rico.....	2,229,000	11	129,858	91,901	25,273	24,085	.....	23,043	21,356	4,147	219	255	6,862	25,587	352,586
American Samoa.....	19,000	1	25	1,119	.....	.....	.....	74	251	1	.....	.....	.....	9	1,479
Virgin Islands of the United States.....	27,000	2	1,318	2,568	165	21	.....	228	549	11	.....	.....	.....	54	4,914
Total possessions.....	2,958,000	43	324,919	293,882	43,159	32,134	536	58,159	91,279	10,124	488	255	6,881	61,961	923,777
Total United States and possessions.....	156,043,000	14,666	60,711,146	73,188,217	8,249,124	6,010,448	556,973	2,343,064	38,892,739	1,241,035	33,042	103,161	235,261	676,463	192,240,673

¹ Four branches of 2 American national banks

² Two branches of an American national bank.

TABLE No. 33.—Assets and liabilities of all active banks in the United States and possessions, Dec. 30, 1950 (includes national, State commercial, savings, and private banks)—Continued

LIABILITIES

(In thousands of dollars)

Location	Demand deposits	Time deposits	Total deposits	Bills payable, discounts, and other liabilities for borrowed money	Acceptances executed by or for account of reporting banks and outstanding	Other liabilities	Capital stock	Surplus	Undivided profits	Reserves and retirement account for preferred stock and capital notes and debentures
Maine	256,556	429,798	686,354	552	---	3,499	16,692	36,946	23,839	3,318
New Hampshire	106,901	359,048	555,949	50	---	1,775	7,646	34,904	22,119	6,126
Vermont	102,818	237,966	340,724	---	4	2,221	15,624	9,946	8,757	4,242
Massachusetts	3,648,893	4,041,654	7,691,547	615	25,783	58,564	112,083	391,169	272,724	32,115
Rhode Island	479,835	561,168	1,041,003	---	179	13,865	21,170	61,236	12,064	5,491
Connecticut	1,301,233	1,746,379	3,047,612	615	140	24,461	46,182	160,530	88,610	6,584
Total New England States	5,957,266	7,408,933	13,366,219	1,832	26,106	104,385	219,397	694,731	428,133	57,876
New York	28,290,452	16,102,446	44,392,898	77,255	166,480	839,712	872,819	2,416,185	850,365	88,525
New Jersey	2,839,573	2,615,063	5,454,636	630	---	34,573	110,846	207,238	64,053	26,718
Pennsylvania	7,706,307	4,190,368	11,896,675	3,316	7,992	71,563	319,265	693,564	175,036	37,745
Delaware	444,562	1,129,545	1,574,107	82	---	3,986	12,229	33,205	9,169	13,144
Maryland	1,252,962	819,738	2,072,700	175	702	13,476	53,505	84,001	50,247	8,467
District of Columbia	935,423	226,689	1,162,112	---	32	7,510	22,550	38,820	12,614	2,525
Total Eastern States	41,469,479	24,141,891	65,611,370	81,478	175,602	990,822	1,372,654	3,475,033	1,161,484	177,444
Virginia	1,381,638	633,139	2,014,777	750	168	14,172	51,820	69,642	27,569	9,858
West Virginia	694,456	255,346	949,802	---	---	14,286	26,500	47,148	13,862	4,135
North Carolina	1,504,469	394,605	1,899,074	663	---	25,532	30,180	73,145	21,596	2,461
South Carolina	584,432	87,938	672,370	---	200	10,013	15,851	19,405	7,955	2,069
Georgia	1,462,597	316,949	1,779,546	140	---	17,624	41,131	54,164	26,576	12,869
Florida	1,644,316	364,008	2,008,324	118	255	9,955	43,189	58,443	18,166	8,706
Alabama	1,013,786	237,526	1,251,312	---	---	7,626	28,866	40,098	16,799	1,910
Mississippi	683,862	133,049	816,911	585	2,471	2,334	16,331	34,193	19,386	1,100
Louisiana	1,532,846	282,591	1,815,437	---	4,919	7,849	31,693	47,970	19,319	2,565
Texas	6,806,044	664,540	7,470,584	---	13,789	30,961	166,282	173,354	80,125	25,540
Arkansas	747,363	99,730	847,093	---	---	2,005	19,357	22,915	14,724	2,870
Kentucky	1,390,046	227,136	1,617,182	200	11	7,784	38,732	60,268	21,324	3,655
Tennessee	1,601,525	459,806	2,061,331	140	709	13,047	44,652	60,988	26,947	5,772
Total Southern States	21,067,380	4,176,363	25,243,743	2,596	23,992	147,208	554,564	755,779	293,456	94,165

Ohio.....	5,213,170	2,869,763	8,082,933	699	1,228	51,955	163,504	255,480	90,384	18,227
Indiana.....	2,393,327	698,946	3,927,273	30	68	11,639	62,542	92,883	43,443	9,722
Illinois.....	9,800,704	3,177,151	13,977,554	7	6,694	292,260	282,021	357,929	119,680	82,857
Michigan.....	3,618,704	2,210,550	5,829,254	95	1,188	46,871	106,869	149,957	61,370	17,329
Wisconsin.....	1,875,304	1,242,142	3,117,446	7	217	9,427	68,634	79,190	48,861	10,784
Minnesota.....	2,082,624	1,016,575	3,099,190	600	600	22,024	105,038	105,038	34,558	18,060
Iowa.....	1,842,046	1,526,092	2,868,138	106	22	3,667	63,844	68,844	40,777	10,473
Missouri.....	3,878,501	705,505	4,584,006	500	2,180	27,150	168,253	168,253	73,931	8,957
Total Middle Western States.....	30,764,380	12,676,724	43,441,104	1,437	11,196	267,993	892,041	1,212,574	512,984	176,389
North Dakota.....	404,510	139,189	563,699		70	2,127	10,537	10,959	9,880	4,377
South Dakota.....	414,806	89,694	504,500		15	1,794	9,333	11,264	8,875	1,687
Nebraska.....	1,235,501	139,529	1,375,030	733		3,276	30,820	31,378	19,428	6,289
Kansas.....	1,517,883	169,616	1,687,499	190		4,005	38,478	44,079	28,732	2,983
Montana.....	484,104	97,661	581,765			2,414	10,007	9,045	6,067	923
Wyoming.....	225,789	45,699	271,488			9,963	7,739	7,739	3,692	880
Colorado.....	991,944	224,434	1,216,378	250	5	5,759	22,307	33,909	16,949	4,776
New Mexico.....	313,999	46,833	360,832	21	70	8,802	8,540	7,586	950	3,876
Oklahoma.....	1,604,837	131,353	1,736,190	1,182	127	7,302	38,148	45,075	36,579	5,902
Total Western States.....	7,193,373	1,104,028	8,297,401	2,376	287	28,472	170,012	201,934	131,172	31,599
Washington.....	1,472,780	726,987	2,199,767		359	11,766	37,360	59,194	29,229	14,518
Oregon.....	1,037,415	398,893	1,436,308		484	9,933	25,545	38,945	24,514	496
California.....	8,123,689	5,894,589	14,018,278		25,120	256,502	322,203	353,826	197,954	19,356
Idaho.....	338,096	104,889	442,985			2,379	9,370	9,543	4,390	873
Utah.....	409,474	180,217	589,691			4,206	12,277	14,423	9,741	1,862
Nevada.....	116,863	61,716	178,579			1,409	2,413	4,378	4,084	15
Arizona.....	371,417	96,329	470,746			5,686	8,535	12,403	4,563	1,648
Total Pacific States.....	11,869,734	7,466,620	19,336,354		25,963	291,881	417,703	492,712	274,475	38,768
Total United States (exclusive of possessions).....	118,321,612	56,974,579	175,296,191	89,719	263,146	1,830,761	3,626,371	6,832,763	2,801,704	576,241
Alaska.....	59,770	25,052	84,822			107	1,465	2,010	1,461	836
Canal Zone (Panama).....	22,551	2,375	24,926			3				
Guam.....	11,480	8,541	20,021			21				
The Territory of Hawaii.....	203,190	191,962	395,152	130	19	1,628	11,317	12,206	3,951	4,693
Puerto Rico.....	172,384	120,849	293,233	4,738	6,862	7,460	30,816	7,083	1,001	346
American Samoa.....	973	367	1,340				80	85	2	4
Virgin Islands of the United States.....	2,272	2,171	4,443			38	150	100	86	97
Total possessions.....	472,620	351,347	823,967	4,888	6,881	9,255	43,878	21,449	6,979	6,480
Total United States and possessions.....	118,794,232	57,325,926	176,120,158	94,607	270,027	1,840,016	3,670,249	6,854,212	2,808,683	582,721

¹ Includes capital notes and debentures. (See classification on pp. 136 and 137.)

TABLE No. 33.—Assets and liabilities of all active banks in the United States and possessions, Dec. 30, 1950 (includes national, State commercial, savings, and private banks)—Continued

[In thousands of dollars]

Location	Loans and discounts											All other loans (including overdrafts)	Total gross loans	Less valuation reserves	Net loans
	Commercial and industrial loans (including open-market paper)	Loans to farmers directly guaranteed by the Commodity Credit Corporation	Other loans to farmers	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying Government bonds and other securities	Real-estate loans				Other loans to individuals (consumer loans)	Loans to banks				
						Secured by farm land including improvements	Secured by residential properties (other than farm)	Secured by real-estate properties (other than farm)	Secured by other properties						
Maine.....	59,663	109	8,621	166	1,887	4,029	100,758	16,746	40,647	304	3,463	236,993	2,294	234,699	
New Hampshire.....	35,539		2,498	12	1,602	2,882	156,944	8,334	25,687	25	3,029	236,552	1,327	235,225	
Vermont.....	18,717		10,726		3,346	15,553	103,421	16,915	26,988		2,647	198,313	41,893	156,420	
Massachusetts.....	871,539		5,284	26,427	31,962	7,853	1,305,374	290,861	356,314	2,428	50,911	2,577,153	4,963	2,572,190	
Rhode Island.....	109,650		915	777	2,963	1,873	173,195	39,746	48,068		1,865	389,572	14,963	374,609	
Connecticut.....	179,686	4	5,030	2,625	8,513	6,187	532,611	66,585	131,259	465	8,331	981,566	14,816	966,750	
Total New England States.....	1,274,794	113	33,074	29,967	50,293	38,977	2,392,303	448,457	649,503		70,396	5,000,999	65,861	4,935,138	
New York.....	7,242,247	626	61,198	1,472,116	351,638	39,748	5,606,338	1,030,961	1,590,969	70,318	465,388	17,931,547	391,362	17,540,185	
New Jersey.....	330,494	81	9,646	4,917	17,570	7,349	778,866	218,313	365,169	19,974	1,652,939	25,288	1,627,651		
Pennsylvania.....	1,451,797	417	48,622	41,001	54,402	49,825	984,766	211,100	782,201	300	68,926	3,673,357	60,402	3,612,955	
Delaware.....	58,496	163	3,193	2,275	2,559	7,301	61,920	16,888	38,074	1,733	15,708	192,602	618	191,984	
Maryland.....	130,799	683	10,298	2,340	29,865	18,713	162,702	46,831	121,165	6	15,808	539,200	4,091	535,109	
District of Columbia.....	119,142		9	2,489	4,257	180	85,683	29,803	96,069		12,865	350,497	2,614	347,883	
Total Eastern States.....	9,332,975	1,970	132,966	1,525,148	460,291	123,156	7,660,275	1,454,396	2,993,647	70,624	584,694	24,340,142	484,405	23,855,737	
Virginia.....	214,848	664	26,336	2,369	9,632	20,351	184,304	17,029	229,943	582	26,678	774,728	6,875	767,853	
West Virginia.....	55,080		6,269	471	6,628	10,835	88,681	28,773	87,042		4,488	295,062	3,664	291,398	
North Carolina.....	283,389		17,730	578	22,916	22,436	81,837	36,949	210,926	1,229	10,710	691,197	9,630	681,567	
South Carolina.....	316,153	216	22,332	5,440	17,364	6,174	31,312	13,369	55,536	2	8,586	201,112	2,243	198,869	
Georgia.....	193,127	107	13,873	1,498	19,313	21,912	110,269	31,217	206,602	2,273	22,291	756,654	6,874	749,780	
Florida.....	151,957	187	29,090	3,295	8,111	7,116	70,856	30,946	110,880	500	17,930	496,136	4,146	491,990	
Alabama.....	87,929	107	21,961	935	5,829	14,549	26,013	12,642	52,480	35	15,845	437,002	6,253	430,749	
Mississippi.....	231,365	127	16,095	2,904	3,974	11,434	56,610	30,590	16,157		5,200	227,790	3,015	224,775	
Louisiana.....	1,321,254	46,523	270,203	9,973	73,432	27,638	154,901	78,677	562,469	160	24,109	491,632	6,235	485,397	
Texas.....	64,706	530	24,042	1,729	1,802	10,750	27,901	11,874	52,236		67,309	500,539	24,007	476,532	
Arkansas.....	170,985	458	50,118	1,287	48,403	40,305	86,339	31,151	141,921	370	3,306	204,366	1,007	203,359	
Kentucky.....	388,163	536	37,477	3,696	16,382	38,955	83,932	33,263	218,354	1,220	19,809	862,640	6,767	855,873	
Tennessee.....												855,906	9,746	846,160	
Total Southern States.....	3,556,495	49,953	494,945	38,170	200,234	256,470	1,084,119	496,163	2,197,218	7,868	246,079	8,537,764	90,755	8,447,009	

Ohio.....	738,273	5,510	63,559	40,948	104,127	90,281	725,816	134,838	561,813	489	65,867	2,541,521	37,152	2,504,369
Indiana.....	219,741	2,241	67,660	1,254	8,014	49,179	269,944	49,355	194,686	79	12,178	874,331	10,018	864,313
Illinois.....	1,902,239	5,351	157,054	110,572	92,213	35,665	405,826	91,010	456,564	112	104,574	3,451,180	50,244	3,400,936
Michigan.....	404,128	707	56,257	8,228	20,251	40,464	610,549	100,329	525,997	45	32,690	1,699,645	18,150	1,681,495
Wisconsin.....	307,190	14,554	66,882	1,149	10,661	55,027	271,973	69,146	141,037	26	35,886	1,909,267	14,068	1,895,199
Minnesota.....	237,440	121,202	2,693	10,400	49,706	279,778	279,778	199,601	199,601	56	53,277	1,084,399	11,880	1,072,519
Iowa.....	137,549	32,174	242,949	1,152	6,166	58,694	153,330	84,320	122,882	5	9,576	818,827	7,183	811,644
Missouri.....	637,896	131,501	8,462	25,620	40,245	372,896	82,932	335,559	335,559	304	37,661	1,686,270	12,663	1,673,607
Total Middle Western States.....	4,644,466	73,775	907,064	174,458	277,452	499,261	3,090,132	607,868	2,528,139	1,116	351,769	13,085,440	161,388	12,904,052
North Dakota.....	15,343	36,383	28,657	5	855	4,231	17,512	4,082	20,196		834	128,068	1,567	126,531
South Dakota.....	22,007	12,525	32,585	43	725	4,327	26,214	5,048	23,791		1,473	148,738	2,919	145,819
Nebraska.....	110,843	30,357	146,826	1,310	6,531	10,133	26,165	10,514	90,805	303	14,966	408,753	4,895	403,858
Kansas.....	119,116	56,069	165,813	1,949	20,328	57,825	12,586	5,791	90,296	214	9,592	537,918	2,610	535,308
Montana.....	25,915	23,412	27,885		2,805	26,038	5,791	12,754	30,707		1,782	145,316	2,486	142,830
Wyoming.....	15,506	12,973	49,988	987	1,894	18,588	5,149	12,754	75,297		365	77,702	995	77,702
Colorado.....	112,397	2,116	93,675		2,133	2,882	51,804	18,502	77,426	26	7,451	373,819	2,437	373,382
New Mexico.....	35,418	12,470	21,083		1,449	2,237	21,904	3,366	28,638		1,942	119,957	1,081	118,876
Oklahoma.....	230,639	14,347	77,850	1,416	2,469	10,893	36,068	16,204	115,392		8,854	516,132	3,411	512,721
Total Western States.....	687,914	190,592	634,362	5,710	20,083	61,730	278,138	83,272	450,025	543	46,659	2,459,028	22,601	2,436,427
Washington.....	302,168	25,307	26,788	1,797	4,984	14,685	210,539	56,854	153,432		16,356	812,910	8,592	804,318
Oregon.....	185,033	24,207	26,914	283	2,800	9,267	120,312	27,360	117,493		7,751	526,740	3,240	523,500
California.....	1,796,279	21,653	179,738	25,172	33,646	79,774	2,357,542	269,740	979,896	6,779	144,545	5,892,694	83,634	5,809,060
Idaho.....	45,345	11,934	29,091	65	1,831	4,016	64,772	10,436	28,290		3,235	178,365	175	178,190
Utah.....	59,403	1,244	23,660	773	6,789	7,424	64,200	17,934	47,435	12	7,719	226,602	2,229	224,380
Nevada.....	8,049	4,538			361	981	24,211	6,019	14,338	3	503	58,823	192	58,631
Arizona.....	63,537	214	31,813	50	380	2,618	55,848	3,190	45,931		346	203,927	1,145	202,782
Total Pacific States.....	2,459,834	65,559	321,692	28,141	50,881	118,765	2,880,436	408,428	1,389,217	6,794	180,155	7,909,902	101,138	7,808,764
Total United States (exclusive of pos- sessions).....	21,956,478	381,962	2,524,153	1,801,594	1,059,234	1,008,359	17,385,403	3,408,584	10,207,749	90,167	1,488,692	61,312,375	926,148	60,386,227
Alaska.....	11,046		10		16	80	7,762	3,397	2,792		8	25,111	425	24,686
Canal Zone (Panama).....	1,766								93		38	897		897
Guam.....	1,013					1	29	20	369		1	1,433		1,433
The Territory of Hawaii.....	37,131		6,342	5	19,609	876	73,239	13,015	11,864		4,631	166,712	10	166,702
Puerto Rico.....	61,212		14,188	63	1,100	2,766	17,867	2,758	19,836		10,532	130,322	464	129,858
American Samoa.....									25			25		25
Virgin Islands of the United States.....	115		10		6	112	631	128	315		1	1,318		1,318
Total possessions.....	111,283		20,550	68	20,731	3,835	99,528	19,318	35,294		15,211	325,818	899	324,919
Total United States and possessions.....	22,067,761	381,962	2,544,703	1,801,662	1,079,965	1,012,194	17,484,931	3,427,902	10,243,043	90,167	1,503,903	61,638,193	927,047	60,711,146

TABLE No. 33.—Assets and liabilities of all active banks in the United States and possessions, Dec 30, 1950 (includes national, State commercial, savings, and private banks)—Continued
[In thousands of dollars]

Location	Capital			Demand deposits					Time deposits						
	Capital notes and debentures	Preferred stock	Common stock	Individuals, partnerships, and corporations	U S Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified cashiers' checks, etc	Individuals, partnerships, and corporations	U S Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
New England States	212	16,480	212,498	9,025	20,219	8,145	19	6,680	427,340	450	6		1,982		
	11	7,635	131,182	5,464	16,271	7,289		6,695	357,849	943	20		236		
	1,892	8,559	86,628	3,186	8,302	1,622		3,050	235,834	239	3		1,787	43	
	1,063	111,020	2,840,444	98,075	296,450	324,233	33,555	82,136	4,031,778	3,040	134		6,634	68	
		21,170	400,789	14,108	40,935	10,947	1,904	11,152	562,388	538	151		262	829	
	50	46,132	1,104,150	43,288	66,319	43,271	32	42,173	1,744,106	1,402	50		801	20	
Total New England States	5,143	3,228	211,026	4,775,691	175,146	418,496	400,507	35,510	151,916	7,389,315	6,612	364	11,702	960	
Eastern States	34,567	11,341	826,911	21,137,614	593,680	724,472	3,415,608	1,204,553	1,209,225	15,576,823	46,117		94,051	117,479	267,976
	300	15,826	94,720	2,334,544	87,073	278,315	59,978	649	79,284	2,563,486	6,140		44,892	545	
		317,719	6,400,096	221,784	276,245	672,263	18,271	117,548	4,062,135	604	724		134,471	1,434	
		12,229	357,707	20,159	22,857	4,469		9,370	159,634	365			18,588		
	192	34,443	984,265	33,692	112,510	107,566	1,604	13,325	812,835	4,846	22		2,010	25	
		22,250	825,844	22,780	212	57,725		4,782	24,080	207,906	6,000	1,230		553		11,000
Total Eastern States	35,059	1,308,272	32,070,070	979,168	1,419,641	4,317,609	1,230,159	1,452,832	23,382,819	64,072	1,976		294,365	119,483	278,976
Southern States	1,252	50,578	1,025,359	30,122	106,709	188,939	367	30,142	581,004	14,142	349		37,046	598	
		26,260	513,460	30,290	81,131	43,023		26,552	252,548	1,504	280		551	463	
	240	29,805	1,091,744	32,955	113,548	242,574	58	23,590	346,043	4,124	160		43,572	706	
	88	15,683	479,520	11,469	63,574	21,883		1,986	85,046	612	14		841	1,425	
	66	41,065	1,300,416	31,493	130,418	206,321	42	15,911	311,001	3,398	698		1,263	589	
		43,145	1,078,436	22,857	223,462	153,375	2,484	21,625	353,359	2,435	377		7,192	645	
	44	28,757	1,220,513	20,075	121,764	78,454	295	9,975	253,430	2,577	32		297	1,190	
	9	14,885	502,696	9,997	102,672	63,210		5,287	131,844	1,205					
	10	31,348	1,012,910	22,735	271,240	223,486	7,104	15,871	274,760	1,747	408		4,621	965	
	305	163,885	4,971,710	86,393	544,182	1,037,204	11,883	131,893	555,083	11,544	413		94,609	3,281	
	197	19,190	591,222	23,475	70,873	70,046		5,676	97,925	263	65		1,357	120	
		38,227	1,086,333	23,475	104,035	162,892	36	13,275	222,613	2,770	21		1,639	93	
	505	38,227	1,086,333	23,475	104,035	162,892	36	13,275	222,613	2,770	21		1,639	93	
	330	44,322	1,094,477	23,634	148,345	317,611	393	15,065	439,187	2,990	223		15,567	1,839	
Total Southern States	711	4,723	549,130	15,451,612	359,481	2,081,953	2,809,018	22,462	342,854	3,903,843	48,921	3,100	208,555	11,944	

Ohio.....	728	3, 775	136, 001	4, 234, 143	164, 068	327, 783	349, 321	6, 199	131, 636	2, 709, 796	3, 022	340	155, 819	784
Indiana.....	1, 867	55	60, 620	1, 836, 454	63, 327	314, 867	129, 731	106	48, 812	3, 923, 475	3, 964	431	1, 170	---
Illinois.....	238	1, 549	280, 234	7, 610, 986	271, 315	501, 335	1, 300, 655	48, 727	127, 486	3, 028, 566	3, 873	112	141, 240	360
Michigan.....	---	3, 073	101, 616	2, 903, 472	163, 165	287, 090	197, 571	5, 671	61, 735	2, 189, 348	2, 074	120	18, 653	355
Wisconsin.....	1, 990	1, 835	62, 819	1, 504, 616	64, 069	109, 000	133, 464	---	43, 391	1, 232, 249	5, 302	153	3, 916	462
Minnesota.....	43	1, 130	57, 739	1, 430, 999	68, 403	169, 118	328, 878	2, 369	33, 855	1, 008, 553	64	237	7, 046	675
Iowa.....	---	1, 352	43, 246	1, 406, 634	46, 208	217, 975	338, 919	---	32, 230	322, 921	2, 375	103	483	---
Missouri.....	885	1, 405	103, 831	2, 697, 913	73, 178	260, 457	803, 627	5, 032	36, 244	696, 238	1, 700	115	7, 286	156
Total Middle Western States.....	5, 751	15, 174	871, 116	23, 675, 247	913, 795	2, 187, 855	3, 401, 166	68, 888	517, 429	12, 311, 148	22, 174	1, 611	334, 829	3, 962
North Dakota.....	87	9	10, 441	331, 110	7, 823	49, 886	12, 498	---	3, 193	111, 269	546	7	47, 352	15
South Dakota.....	115	9, 218	349, 836	6, 787	43, 175	72, 439	11, 733	---	3, 255	86, 336	1, 041	9	2, 308	---
Nebraska.....	29	67	30, 724	958, 963	24, 949	72, 439	168, 132	5	11, 013	139, 392	60	28	47	2
Kansas.....	---	79	36, 399	1, 106, 179	22, 330	279, 872	94, 837	---	14, 605	166, 625	1, 730	63	1, 165	33
Montana.....	25	87	8, 895	12, 331	47, 144	32, 635	92, 635	---	5, 839	97, 069	80	4	498	10
Wyoming.....	---	246	3, 596	173, 721	2, 438	33, 247	12, 575	---	3, 808	45, 274	385	23	17	---
Colorado.....	---	22	307	801, 564	18, 797	68, 883	89, 923	52	12, 725	222, 822	1, 201	311	399	12
New Mexico.....	---	36	8, 504	237, 491	7, 658	50, 069	13, 312	---	5, 469	43, 619	2, 892	341	1	---
Oklahoma.....	---	5	38, 143	1, 130, 326	25, 957	199, 016	176, 545	428	22, 565	119, 968	2, 505	111	7, 586	1, 183
Total Western States.....	256	529	169, 227	5, 525, 365	129, 070	843, 731	612, 250	485	82, 472	1, 032, 374	10, 440	586	59, 373	1, 255
Washington.....	66	---	37, 294	1, 210, 965	34, 614	124, 433	80, 017	3, 317	19, 414	722, 134	4, 323	15	89	426
Oregon.....	39	---	25, 306	840, 743	19, 738	111, 091	39, 711	1, 087	25, 045	392, 207	48	15	6, 464	159
California.....	---	8, 399	313, 804	6, 491, 156	178, 186	650, 091	379, 635	112, 511	312, 110	5, 359, 000	20, 040	247	473, 555	5, 567
Idaho.....	55	---	9, 315	265, 586	6, 573	54, 915	6, 974	---	4, 048	103, 092	609	1, 011	47	90
Utah.....	82	110	12, 085	294, 728	5, 300	56, 810	48, 090	2	4, 544	178, 261	535	1, 030	321	70
Nevada.....	---	---	2, 413	93, 188	2, 188	18, 638	715	---	2, 134	58, 968	1, 645	---	1, 083	---
Arizona.....	700	---	7, 835	304, 540	5, 407	45, 965	5, 922	1, 124	8, 459	99, 182	1, 125	20	2	---
Total Pacific States.....	187	9, 264	408, 252	9, 500, 906	252, 006	1, 061, 963	561, 064	118, 041	375, 754	6, 912, 864	27, 365	2, 338	481, 561	6, 312
Total United States (exclusive of possessions).....	47, 107	62, 241	3, 517, 023	90, 995, 891	2, 908, 666	8, 013, 639	12, 101, 614	1, 475, 545	2, 923, 257	54, 932, 363	179, 584	9, 975	1, 390, 985	143, 916
Alaska.....	---	---	1, 465	45, 755	6, 636	5, 061	1, 382	---	936	18, 406	5, 760	22	864	---
Canal Zone (Panama).....	---	---	10, 681	11, 672	2, 924	7	---	65	126	7, 539	---	---	1, 002	---
Guam.....	---	---	4, 739	3, 734	2, 824	---	---	---	---	188, 115	1, 660	587	1, 630	---
The Territory of Hawaii.....	---	---	11, 317	30, 234	36, 804	2, 573	---	455	2, 627	31, 289	225	35	69, 300	---
Puerto Rico.....	---	---	30, 806	121, 257	10, 688	22, 959	4, 108	2, 433	11, 461	31, 289	225	35	69, 300	---
American Samoa.....	---	---	50	688	295	---	---	37	---	---	---	---	---	---
Virgin Islands of the United States.....	---	100	50	1, 283	233	747	1	---	8	2, 097	---	---	69	5
Total possessions.....	---	100	43, 778	314, 868	62, 912	68, 535	8, 071	3, 010	15, 224	270, 188	7, 645	644	72, 965	5
Total United States and possessions.....	47, 107	62, 341	3, 560, 801	91, 313, 759	2, 871, 578	8, 082, 174	12, 109, 685	1, 478, 555	2, 938, 481	55, 202, 551	187, 229	10, 619	1, 463, 450	143, 916

Includes dividend checks, letters of credit and travelers' checks sold for cash, and amounts due to reserve agents (transit account)

TABLE No. 34.—Assets and liabilities of active national banks, Dec. 30, 1950

ASSETS

[In thousands of dollars]

Location	Num-ber of banks	Loans and discounts, including overdrafts	U S Government securities, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including Federal Reserve banks	Currency and coin	Balances with other banks, including reserve balances and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on accounts outstanding	Other assets	Total assets
Maine.....	32	77,204	91,046	9,273	11,829	631	5,498	43,863	1,063	130	273	---	480	241,290
New Hampshire.....	51	73,006	68,726	9,108	5,851	444	5,356	50,240	1,820	23	56	---	106	214,736
Vermont.....	39	54,297	49,500	6,222	4,005	318	2,525	28,103	1,501	35	23	---	233	146,772
Massachusetts.....	116	1,126,524	1,213,382	118,071	70,767	6,127	43,087	752,670	25,643	28	358	22,082	12,307	3,391,046
Rhode Island.....	7	97,625	111,384	4,734	6,434	714	5,618	56,428	2,258	---	---	136	691	286,012
Connecticut.....	47	228,553	337,087	69,704	20,184	1,402	17,831	209,911	8,940	377	62	140	1,421	895,612
Total New England States.....	292	1,657,209	1,871,125	217,112	119,070	9,636	79,915	1,141,215	41,225	593	772	22,358	15,238	5,175,468
New York.....	376	4,659,960	4,774,696	861,922	521,799	42,875	90,307	3,527,216	86,672	335	1,754	44,639	83,429	14,706,071
New Jersey.....	205	694,531	1,208,498	185,658	85,588	4,393	47,333	447,531	23,616	776	1,343	---	7,613	2,706,515
Pennsylvania.....	127	2,114,115	3,115,282	365,044	382,880	19,262	118,020	1,584,628	61,336	889	4,867	5,320	18,894	7,789,997
Delaware.....	13	15,061	19,451	1,489	1,369	144	922	7,624	547	5	---	---	34	46,646
Maryland.....	61	376,871	376,871	18,390	17,194	1,251	12,905	188,940	5,174	71	519	558	1,940	798,067
District of Columbia.....	9	183,547	348,876	4,025	25,141	968	12,905	173,098	7,452	288	---	32	1,101	757,433
Total Eastern States.....	1,291	7,841,468	9,843,674	1,436,488	1,033,471	68,893	282,422	5,929,037	154,787	2,360	8,483	50,625	123,011	26,804,729
Virginia.....	132	420,268	441,863	41,055	21,844	2,071	24,518	295,226	11,772	122	684	163	2,423	1,262,009
West Virginia.....	74	145,219	238,723	17,088	7,462	1,001	13,259	129,146	4,704	170	---	---	793	557,565
North Carolina.....	46	172,682	175,023	28,966	6,212	756	11,708	144,327	4,442	28	11	304	1,129	545,808
South Carolina.....	25	133,069	169,109	17,017	9,737	---	11,078	110,460	3,286	42	43	---	622	454,961
Georgia.....	51	421,882	270,987	49,162	17,965	1,514	15,006	286,005	9,924	468	---	---	2,130	1,095,043
Florida.....	62	317,872	629,876	72,839	15,169	2,024	24,069	376,748	13,919	229	269	237	5,011	1,438,362
Alabama.....	70	329,132	341,485	76,646	16,251	1,498	20,182	251,286	6,942	350	601	1,684	2,969	1,049,036
Mississippi.....	24	37,767	75,382	30,710	1,307	---	3,243	62,228	2,039	21	---	---	217	235,487
Louisiana.....	24	331,320	531,002	8,638	2,039	---	16,462	333,287	10,498	308	570	4,000	5,001	1,340,751
Texas.....	449	1,881,580	1,881,580	257,021	58,307	8,764	75,316	2,046,408	53,006	5,734	6,967	13,101	7,832	6,467,275
Arkansas.....	52	113,498	171,917	22,361	7,736	---	13,862	72,862	2,202	7	30	---	1,375	481,940
Kentucky.....	92	199,401	268,817	22,461	14,728	1,096	13,862	172,427	4,863	138	41	---	1,375	669,565
Tennessee.....	72	593,763	454,949	78,810	14,501	2,491	24,269	418,149	14,081	---	---	310	2,332	1,065,776
Total Southern States.....	1,178	5,006,365	5,661,122	777,316	199,168	24,286	262,586	4,798,154	142,388	7,626	9,257	19,800	32,116	17,243,184

Ohio.....	241	1,484,020	1,680,656	138,969	77,184	5,907	59,719	883,175	30,508	855	1,142	7,857	4,025,022
Indiana.....	125	435,558	894,015	75,031	37,215	2,483	36,409	459,663	11,769	6	12	4,043	1,956,250
Illinois.....	384	2,579,152	4,291,101	411,548	254,419	14,903	83,806	2,468,654	33,168	258	5,510	25,902	10,169,114
Michigan.....	78	801,795	1,452,492	116,345	107,222	4,082	45,495	713,103	14,258	1,160	8	10,196	3,266,203
Wisconsin.....	95	344,644	722,132	60,846	58,423	1,900	18,238	378,928	9,098	3	130	3,887	1,600,230
Minnesota.....	178	696,367	771,227	101,781	79,890	3,180	20,135	566,398	7,828	3,864	580	6,612	2,258,360
Iowa.....	97	226,495	302,387	68,004	19,092	1,025	11,863	228,158	3,547	22	1,236	1,623	863,452
Missouri.....	79	628,164	625,020	67,683	40,160	2,955	17,211	563,957	9,418	304	1,030	3,869	1,959,962
Total Middle Western States.....	1,277	6,796,195	10,739,030	1,095,247	673,905	36,435	292,876	6,292,036	119,594	1,105	8,412	65,929	26,098,583
North Dakota.....	41	66,815	133,678	10,303	5,676	283	3,383	49,803	1,370	24	22	749	272,104
South Dakota.....	35	78,599	117,112	11,417	7,078	304	3,440	57,398	1,701	22	24	1,296	278,345
Nebraska.....	124	283,197	378,862	59,422	20,317	1,225	9,172	288,225	5,337	93	52	1,941	1,047,720
Kansas.....	174	272,295	352,766	63,488	26,767	1,412	10,477	298,564	4,432	52	93	1,806	1,002,152
Montana.....	39	65,756	150,610	8,087	5,538	304	4,549	72,756	2,275			804	310,679
Wyoming.....	24	51,062	82,744	7,031	1,936	219	3,210	52,053	1,060			199	199,814
Colorado.....	77	255,166	396,429	26,437	14,387	1,214	12,162	298,012	2,522	16	121	1,669	968,014
New Mexico.....	26	83,923	93,025	7,826	823	397	4,816	85,279	1,669	187	127	407	278,473
Oklahoma.....	199	411,969	526,474	96,319	19,048	2,308	18,151	478,373	7,097	64	3,272	2,456	1,568,658
Total Western States.....	739	1,568,782	2,231,700	263,330	101,570	7,676	69,370	1,610,463	27,463	365	3,486	11,327	5,925,659
Washington.....	36	624,987	585,920	140,603	39,868	2,149	25,875	414,759	14,124	442	475	3,982	1,953,407
Oregon.....	20	459,796	452,576	101,988	14,740	1,670	13,334	270,709	14,628	3	313	3,221	1,534,986
California.....	93	4,464,816	3,773,225	583,440	269,679	23,598	85,511	1,973,757	78,826	1,113	25,963	40,855	11,541,671
Idaho.....	13	128,175	143,083	7,430	691	403	4,741	63,191	2,944	36		247	320,571
Utah.....	11	118,320	110,418	359	878	359	3,098	76,369	2,067		780	621	153,889
Nevada.....	5	45,542	69,883	6,521	3,191	2,817	23,809	63,686	4,149	616		1,855	372,874
Arizona.....	3	168,934	104,783	11,744	9,681	396	7,020	63,686	4,149				
Total Pacific States.....	181	6,010,570	5,239,898	858,984	338,748	28,646	142,396	2,892,280	118,736	2,258	27,248	52,998	15,727,661
Total United States (exclusive of possessions).....	4,958	29,183,589	35,586,549	4,678,477	2,465,632	175,572	1,129,585	22,633,185	634,203	14,307	57,365	300,559	96,975,284
Alaska.....	5	12,874	26,242	842	136		4,055	12,309	271	7		58	56,786
Virgin Islands of the United States.....	1	79,699	76,201	7,729	2,672	1	13,240	20,329	2,340	38	19	1,056	203,524
Total possessions.....	7	93,891	105,011	8,571	2,810	1	17,504	33,181	2,622	45	19	1,154	264,809
Total United States and possessions.....	4,965	29,277,480	35,691,560	4,687,048	2,468,442	175,573	1,147,089	22,666,366	636,825	14,352	57,365	301,713	97,240,093

TABLE No. 34.—Assets and liabilities of active national banks, Dec. 30, 1950—Continued

LIABILITIES

[In thousands of dollars]

Location	Demand deposits	Time deposits	Total deposits	Bills payable, rediscounted, and other liabilities for borrowed money	Acceptances executed by or for account of reporting banks and outstanding	Other liabilities	Capital stock 1	Surplus	Undivided profits	Reserves and re- tirement account for preferred stock
Maine.....	137,229	78,900	216,129			1,269	9,090	9,239	4,545	1,018
New Hampshire.....	150,983	42,187	193,170	50		1,533	6,035	8,778	5,121	1,049
Vermont.....	67,504	63,614	131,118			1,151	4,753	3,128	3,520	1,102
Massachusetts.....	2,616,308	433,398	3,049,706	375	25,509	29,842	74,026	129,439	43,310	18,619
Rhode Island.....	238,283	22,857	261,140		136	1,933	8,320	10,060	4,079	344
Connecticut.....	658,269	171,865	830,074		140	5,519	21,521	24,430	10,993	2,935
Total New England States.....	3,868,516	533,021	4,401,537	425	25,785	40,247	123,745	187,094	71,568	25,067
New York.....	11,050,390	1,844,735	12,895,125	71,935	51,079	575,219	337,525	551,198	205,642	18,358
New Jersey.....	1,486,098	1,033,503	2,519,601	650	76	12,888	57,254	76,558	29,823	9,365
Pennsylvania.....	5,011,262	1,993,374	7,004,636	2,765	6,220	40,642	209,896	407,564	103,413	14,861
Delaware.....	27,889	12,813	40,702	50		59	1,710	3,205	840	79
Maryland.....	574,072	166,310	740,382	100	558	1,933	14,820	27,268	9,330	3,676
District of Columbia.....	611,419	102,217	713,636		32	3,633	12,450	19,800	6,753	1,129
Total Eastern States.....	18,761,130	5,152,932	23,914,062	75,500	57,965	634,374	633,655	1,085,884	355,801	47,468
Virginia.....	821,087	343,550	1,164,637	100	163	6,195	27,826	40,592	17,391	5,105
West Virginia.....	385,829	128,197	514,026			1,878	12,835	20,903	5,905	2,018
North Carolina.....	418,240	91,355	509,625		304	2,712	8,975	16,486	5,682	1,824
South Carolina.....	374,829	52,660	427,489			3,226	7,987	11,088	3,867	1,304
Georgia.....	862,413	153,692	1,016,105			8,090	19,423	26,896	6,877	7,652
Florida.....	1,152,408	210,508	1,362,916		237	7,198	28,525	39,871	12,756	6,859
Alabama.....	778,023	194,065	972,088		2,471	6,572	21,090	29,540	13,221	4,054
Mississippi.....	175,364	45,907	221,271			8,415	4,583	8,415	177	289
Louisiana.....	1,077,165	186,237	1,263,402		4,899	5,963	19,288	34,006	12,221	972
Texas.....	5,533,426	542,580	6,076,006		13,705	23,072	130,943	142,166	60,930	20,433
Kansas.....	390,878	58,432	449,310		1	1,534	9,780	13,085	6,820	1,416
Arkansas.....	543,765	106,696	650,461	200		2,659	14,375	22,318	8,031	1,321
Kentucky.....	1,205,782	298,770	1,504,552	25	310	5,646	28,501	44,481	15,753	3,568
Tennessee.....										
Total Southern States.....	13,719,299	2,412,679	16,131,888	325	22,090	78,497	334,131	440,847	169,631	56,775

Ohio.....	2,718,332	1,038,082	3,756,384	50	1,142	21,124	83,496	114,487	39,938	8,401
Indiana.....	1,400,968	437,179	1,838,147	.....	12	7,788	32,115	51,088	21,686	5,414
Illinois.....	1,417,857	2,077,256	9,405,113	.....	6,121	49,478	213,867	279,364	73,424	51,747
Michigan.....	2,208,445	874,980	3,083,428	.....	8	28,219	43,545	81,786	22,977	6,270
Wisconsin.....	1,020,188	1,500,024	2,520,112	.....	130	5,857	27,755	34,752	26,199	5,513
Minnesota.....	1,613,207	479,819	2,093,026	.....	580	19,239	38,376	69,416	18,887	12,866
Iowa.....	1,606,439	146,748	1,753,187	.....	1,944	13,728	21,090	31,720	10,720	2,783
Missouri.....	1,607,647	239,226	1,846,873	.....	1,239	6,554	35,048	43,402	23,713	3,123
Total Middle Western States.....	18,653,086	5,779,096	24,432,182	50	9,232	140,203	487,930	695,345	237,514	96,127
North Dakota.....	189,476	67,113	256,589	.....	70	1,364	4,115	5,911	3,175	880
South Dakota.....	212,466	30,005	262,471	.....	.....	1,686	3,943	6,282	3,226	737
Nebraska.....	883,203	102,878	986,081	323	.....	2,417	20,115	20,664	13,066	5,054
Kansas.....	859,546	82,617	942,163	.....	.....	2,620	19,670	22,095	13,833	1,471
Montana.....	246,256	49,584	295,870	.....	.....	1,679	5,000	5,192	2,564	374
Wyoming.....	158,035	30,317	188,412	.....	.....	745	2,385	5,095	2,402	475
Colorado.....	745,715	161,672	907,387	.....	.....	3,496	14,665	26,211	12,456	3,799
New Mexico.....	227,761	34,453	262,246	21	.....	753	6,215	5,794	2,769	2,769
Oklahoma.....	1,356,112	104,131	1,460,243	.....	127	5,785	30,628	37,243	29,436	5,196
Total Western States.....	4,878,600	682,862	5,561,462	344	197	20,845	106,736	134,487	80,803	20,785
Washington.....	1,295,811	441,819	1,737,630	.....	333	9,007	30,685	41,306	21,897	12,639
Oregon.....	1,914,625	332,174	1,246,799	.....	484	9,069	21,715	34,117	22,579	232
California.....	6,248,441	4,181,273	10,429,714	.....	18,526	226,496	238,338	266,778	147,854	13,355
Idaho.....	255,168	76,274	331,442	.....	.....	1,954	6,805	6,965	3,083	622
Utah.....	230,986	69,804	300,790	.....	.....	2,770	5,200	5,796	4,602	1,256
Nevada.....	93,216	50,435	143,711	.....	.....	1,185	1,810	3,555	3,713	15
Arizona.....	278,160	71,860	350,020	.....	.....	4,634	6,025	7,670	3,516	1,009
Total Pacific States.....	9,316,407	5,233,699	14,540,106	.....	19,343	255,115	310,578	396,147	207,244	29,128
Total United States (exclusive of possessions).....	69,196,948	20,084,309	89,281,257	76,644	134,612	1,169,281	1,996,775	2,918,804	1,122,561	275,350
Alaska.....	37,101	16,691	53,792	.....	.....	55	725	1,200	624	390
The Territory of Hawaii.....	96,605	93,608	190,303	.....	19	828	4,000	5,000	999	2,175
Virgin Islands of the United States.....	2,272	2,008	4,280	.....	.....	33	130	100	39	97
Total possessions.....	135,978	112,397	248,375	.....	19	916	4,875	6,300	1,662	2,662
Total United States and possessions.....	69,332,926	20,196,706	89,529,632	76,644	134,631	1,170,197	2,001,650	2,925,104	1,124,223	278,012

1 See classification on pp 144 and 145.

TABLE No. 34.—Assets and liabilities of active national banks, Dec. 30, 1950—Continued
[In thousands of dollars]

Location	Loans and discounts											Less valuation reserves	Net loans	
	Loans to farmers directly guaranteed by the Commodity Credit Corporation	Other loans to farmers	Loans to brokers and dealers in securities	Other loans for the purchase of stocks, bonds, and other securities	Real estate loans			Other loans to individuals (consuming loans)	Loans to banks	All other loans (including overdrafts)	Total gross loans			
					Secured by farm land (including improvements)	Secured by farm buildings (other than farm)	Secured by residential property (other than farm)							
Maine.....	27,573	68	5,253	65	734	1,689	16,150	5,329	18,829	52	2,400	78,142	938	77,204
New Hampshire.....	28,973		2,090	12	1,543	1,463	13,947	3,374	18,067	25	2,005	73,519	513	73,006
Vermont.....	10,323		4,605		1,836	3,769	13,087	3,594	17,084		1,009	54,747	430	54,297
Massachusetts.....	68,966		3,686	20,076	14,305	1,305	96,986	66,591	204,822	1,933	45,016	1,147,216	20,692	1,126,524
Rhode Island.....	61,298		10	312	2,345	11	7,358	2,739	17,236		7,869	99,078	1,435	97,625
Connecticut.....	87,076		2,387	1,344	4,011	1,092	53,496	16,447	61,075		5,692	232,620	4,067	228,553
Total New England States.....	903,411	68	18,031	21,809	24,974	8,669	202,024	97,934	342,101	2,010	64,291	1,085,322	28,113	1,057,209
New York.....	2,763,820	215	38,638	526,324	104,681	18,846	322,298	75,183	698,723	24,247	166,842	4,739,819	79,829	4,659,990
New Jersey.....	164,980	81	8,094	2,280	7,943	5,444	283,940	38,735	179,832	300	10,477	701,846	7,315	694,531
Pennsylvania.....	1,038,701	311	39,878	8,599	30,096	36,327	462,184	112,338	374,619		41,091	2,144,064	30,549	2,114,115
Delaware.....	4,231	6	1,119		342	1,375	5,296	1,139	1,047		530	13,085	24	13,061
Maryland.....	62,251	377	4,031	1,555	18,061	6,825	34,816	11,263	27,982		7,338	175,230	1,006	174,224
District of Columbia.....	78,887		9	895	3,630	126	38,414	15,253	43,445		2,611	183,300	1,753	181,547
Total Eastern States.....	4,112,870	990	91,769	539,653	164,753	69,145	1,146,948	254,712	1,327,668	24,547	228,889	7,961,944	120,476	7,841,468
Virginia.....	129,556	3	18,507	1,086	8,576	15,221	94,697	28,209	107,125	580	19,885	424,045	3,777	420,268
West Virginia.....	31,024		2,317		47	3,641	48,509	11,377	47,492		1,702	147,347	2,018	145,219
North Carolina.....	84,073		4,172	816	9,255	2,761	11,844	6,978	52,044	140	2,614	174,697	2,125	172,682
South Carolina.....	61,933	152	2,382	578	1,826	1,808	14,735	10,391	33,561		5,130	134,496	1,487	133,009
Georgia.....	212,869	55	5,965	3,462	11,445	4,674	35,101	13,131	122,080	2,012	13,547	423,531	3,649	421,882
Florida.....	148,965		5,429	1,343	15,960	1,737	29,575	15,039	87,846	500	11,393	320,387	2,715	317,672
Alabama.....	135,305	43	15,498	3,205	5,075	49,978	17,387	86,738	86,738		14,346	334,256	5,124	329,132
Mississippi.....	22,788	5	3,322	267	746	1,771	7,246	3,524	16,646		2,296	58,611	844	57,767
Louisiana.....	188,908	54	8,205	2,608	3,196	2,375	24,910	15,974	68,201	1,357	19,481	335,269	3,949	331,320
Texas.....	1,177,530	29,307	139,297	9,282	66,108	19,209	114,096	61,629	416,677	100	59,661	2,092,896	21,436	2,071,460
Arkansas.....	43,587	188	9,530	1,479	383	3,871	11,272	6,366	35,877	40	1,474	114,067	569	113,498

Kentucky	62,798	79	21,482	445	2,230	30,796	10,870	58,767	200	4,103	202,296	2,807	199,491
Tennessee	346,100	379	16,029	3,500	14,514	33,498	7,556	143,877	870	17,477	603,424	7,659	595,765
Total Southern States	2,645,436	30,265	252,138	28,671	142,205	506,057	80,227	1,278,931	5,799	173,109	5,367,324	58,159	5,309,365
Ohio	409,017	3,737	27,571	8,262	19,141	252,536	31,732	252,549	189	34,108	1,098,007	13,987	1,084,020
Indiana	150,383	692	17,524	7,003	4,351	124,554	13,706	23,892	35	7,663	440,608	5,030	435,558
Illinois	1,573,779	2,611	81,555	86,587	74,835	259,617	18,039	60,391	32	77,492	2,620,902	41,750	2,579,152
Michigan	262,939	334	7,695	7,807	7,758	256,325	6,566	183,794	45	21,737	811,763	9,998	801,765
Wisconsin	140,395	28	10,730	3,859	4,484	88,196	18,352	53,691	3	27,556	331,184	6,540	344,644
Minnesota	278,144	7,956	38,088	2,683	8,813	141,168	9,811	146,356	3	49,830	704,257	7,890	696,367
Iowa	71,756	6,732	47,617	4,475	1,620	42,964	8,611	9,547	---	4,538	229,584	3,069	226,495
Missouri	272,840	5,309	49,278	5,556	12,173	127,336	5,658	17,820	75	21,914	632,209	4,045	628,164
Total Middle Western States	3,159,233	27,399	280,358	112,462	133,175	1,292,696	101,513	1,283,433	349	244,838	6,588,544	92,349	6,796,195
North Dakota	12,166	13,515	9,584	5	787	12,095	1,582	2,817	---	668	67,530	1,015	66,515
South Dakota	16,846	4,670	18,882	43	514	1,690	1,690	3,048	---	1,072	80,744	2,145	78,599
Nebraska	98,872	15,248	85,067	1,217	5,741	16,947	7,607	3,193	243	13,494	286,043	3,446	282,597
Kansas	81,090	28,442	66,732	1,538	2,788	22,385	3,928	49,006	189	7,438	273,763	1,408	272,355
Montana	14,047	7,900	10,379	---	102	11,773	1,126	18,229	---	1,004	66,700	944	65,756
Wyoming	11,032	1,424	11,703	---	702	12,883	960	8,831	---	31,417	51,417	355	51,062
Colorado	81,270	8,823	67,508	653	669	29,839	3,360	43,068	---	7,203	236,593	1,427	235,016
New Mexico	28,136	1,806	13,340	---	1,135	14,940	1,497	3,946	---	8,895	84,777	1,804	82,973
Oklahoma	215,966	9,447	46,160	1,414	1,618	28,976	7,057	13,613	---	8,065	414,770	2,801	411,969
Total Western States	559,435	91,275	329,355	4,890	14,066	166,960	29,370	289,929	432	40,161	1,583,237	14,455	1,568,782
Washington	277,707	14,796	19,761	1,797	4,339	122,489	10,217	29,265	---	15,767	632,772	7,785	624,987
Oregon	174,623	22,510	122,114	264	2,371	97,090	5,634	21,695	---	7,013	462,552	2,756	459,796
California	1,425,690	2,223	152,067	15,394	21,254	173,360	57,034	793,469	6,652	113,798	4,524,746	59,690	4,465,056
Idaho	33,617	6,263	18,086	31	1,607	37,506	2,804	18,466	---	2,531	129,742	1,567	128,175
Utah	30,397	570	7,968	445	6,351	28,475	1,661	8,746	---	6,737	112,420	1,103	111,320
Nevada	3,894	82	8,815	---	282	9,670	4,402	11,312	---	45,298	43,663	1,119	42,542
Arizona	54,617	214	27,872	47	263	43,045	2,063	11,747	---	285	169,835	901	168,934
Total Pacific States	2,002,805	46,576	250,856	17,978	36,561	2,107,235	81,359	2,137,570	6,652	146,359	6,084,731	74,161	6,010,570
Total United States (exclusive of possessions)	13,353,210	196,573	1,222,537	725,463	515,724	5,421,920	370,283	5,659,632	39,789	897,647	29,571,302	387,713	29,183,589
Alaska	4,527	---	1	---	13	4,269	26	1,805	---	4	13,262	408	12,854
The Territory of Hawaii	14,060	---	6,342	---	8,196	34,251	501	5,771	---	4,199	79,699	---	79,699
Virgin Islands of the United States	115	---	10	---	6	631	112	128	---	1	1,318	---	1,318
Total possessions	18,702	---	6,353	---	8,215	39,151	639	7,704	---	4,204	94,299	408	93,891
Total United States and possessions	13,401,912	196,573	1,228,890	725,463	523,939	5,461,071	370,922	5,668,963	39,789	901,851	29,665,601	388,121	29,277,480

TABLE No. 34.—Assets and liabilities of active national banks, Dec. 30, 1950—Continued
[In thousands of dollars]

Location	Capital stock		Demand deposits					Time deposits							
	Pre-ferred stock	Common stock	Individ-uals, part-nerships, and cor-porations	U S Govern-ment	States and political subdivi-sions	Banks in United States	Banks in foreign countries	Certified cashiers' checks, etc	Individ-uals, part-nerships, and cor-porations	U S Govern-ment	Postal savings	States and political subdivi-sions	Banks in United States	Banks in foreign coun-tries	
New England States.....		9,090	115,042	5,335	7,981	5,584	19	2,968	78,728	77	6	89			
	11	6,024	118,984	5,156	13,974	6,509		6,360	41,073	943	20	151			
		4,753	57,633	2,081	4,332	1,184		2,274	62,954	207	3	450			
	104	73,922	1,977,869	72,689	193,333	290,910	32,403	49,104	448,106	2,435	69	2,920	68		
		8,320	206,721	6,861	12,989	8,123	446	3,143	22,397	308	151	1			
		21,521	561,518	23,394	26,960	21,487	20	24,830	170,062	1,402	20	381			
Total New England States.....	115	123,620	3,037,767	115,516	259,569	334,097	32,888	88,679	823,320	5,372	269	3,992	68		
Total New England States.....	2,630	334,895	8,161,251	228,274	280,691	1,313,279	542,151	524,784	1,635,005	37,253		38,900	1,769	131,808	
	2,834	194,202	34,181	42,033	1,009,023	5,764		18,513	203			18,513	203		
	50	209,846	4,035,553	151,049	173,658	536,211	18,058	76,733	1,916,021	321	639	75,129	1,264		
		1,710	23,036	698	2,362	670		923	12,751	10		52			
		14,820	424,772	19,414	56,279	68,680	380	4,547	162,095	3,700	5	490	20		
		12,450	523,115	16,298	178	48,649	4,453	18,725	100,192	1,000	1,025				
Total Eastern States.....	5,514	625,141	14,361,929	496,679	677,943	2,021,670	565,163	667,746	4,835,087	48,048	1,669	133,084	3,256	131,808	
Total Eastern States.....	25	27,801	587,252	19,889	60,251	132,434	39	21,222	313,382	12,956	120	16,782	310		
		12,835	282,885	11,911	44,392	30,981		15,660	126,620	1,132	30	195	220		
		8,975	339,280	10,296	31,615	27,491		9,588	83,167	1,787	1	6,419	11		
		7,987	300,361	8,847	41,461	17,072		7,088	51,488	610	7	375	140		
		19,423	600,577	18,893	68,371	163,397	42	10,933	150,438	2,720	230	296	8		
		28,525	828,100	15,029	146,533	144,026	2,341	16,379	205,478	2,298	66	2,341	325		
		21,090	585,344	16,416	90,321	76,849	295	8,598	190,417	2,446	10	117	1,075		
	138	4,445	123,391	4,700	24,966	20,504		1,803	45,205	702					
		19,288	686,270	16,623	167,254	157,811	7,104	12,103	184,405	497	59	1,276			
	200	130,743	3,893,728	77,453	419,583	997,225	11,428	134,009	442,052	11,120	395	86,542	2,471		
	150	9,630	291,595	6,268	34,938	51,687		5,900	57,503	11	20	769	120		
		14,375	447,042	9,868	34,846	46,610		5,399	105,470	57	16	1,093	60		
		125	28,376	769,976	18,881	94,865	309,031	393	12,636	284,167	2,919	159	9,815	1,710	
	Total Southern States.....	638	333,493	9,735,801	235,034	1,259,696	2,208,118	21,642	258,915	2,239,792	39,235	1,122	126,020	6,490	

Ohio.....	3, 400	80, 096	2, 136, 098	88, 148	183, 383	226, 488	3, 665	90, 550	966, 727	3, 016	175	67, 535	599
Indiana.....	55	32, 060	1, 019, 612	38, 426	191, 034	117, 370	70	34, 456	433, 692	2, 002	341	226	908
Illinois.....	1, 549	42, 318	3, 538, 694	208, 680	400, 471	128, 972	47, 291	92, 749	1, 970, 984	3, 871	81	98, 960	3, 000
Michigan.....	1, 000	42, 545	1, 736, 733	127, 663	130, 463	165, 021	4, 743	23, 520	965, 907	1, 250	40	7, 805	278
Wisconsin.....	50	27, 705	338, 673	60, 443	128, 743	33, 673	764	24, 304	473, 225	5, 278	41	881	411
Minnesota.....	1, 130	1, 066, 642	119, 949	332, 644	22, 596	492, 927	2, 369	21, 896	143, 927	58	53	2, 125	656
Iowa.....	13, 728	13, 437	51, 455	120, 447	11, 788	143, 927	1, 115	14, 137	232, 226	2, 940	51	143	50
Missouri.....	35, 048	1, 063, 747	71, 840	423, 208	60, 017	307, 700	19, 614	5, 569, 382	19, 614	825	183, 013	3, 262	3, 000
Total Middle Western States.....	7, 184	480, 746	13, 893, 179	610, 259	1, 239, 038	2, 632, 893	60, 017	307, 700	5, 569, 382	19, 614	825	183, 013	3, 262
North Dakota.....	4, 115	165, 636	3, 804	8, 555	9, 698	66, 461	1, 893	66, 461	325	6	121	121	
South Dakota.....	174, 621	3, 943	21, 927	10, 444	10, 444	48, 254	1, 739	48, 254	1, 030	2	719	2	
Nebraska.....	20, 090	638, 087	19, 587	106, 130	106, 130	102, 778	8, 359	102, 778	60	23	13	13	2
Kansas.....	19, 670	596, 804	13, 839	85, 320	85, 320	80, 065	9, 830	80, 065	1, 660	41	878	33	5
Montana.....	4, 940	196, 641	7, 651	22, 536	22, 536	16, 377	2, 881	49, 390	325	18	161	161	5
Wyoming.....	2, 355	116, 392	2, 009	24, 702	24, 702	11, 807	3, 125	23, 957	385	17	259	17	12
Colorado.....	14, 665	602, 043	15, 821	43, 995	43, 995	74, 629	52	160, 200	2, 201	11	259	11	12
New Mexico.....	6, 213	167, 668	4, 528	37, 977	37, 977	12, 952	4, 638	32, 040	2, 494	96	7, 503	1, 083	
Oklahoma.....	30, 628	976, 901	22, 771	162, 846	174, 163	174, 163	425	19, 066	92, 947	2, 302	96	7, 503	1, 083
Total Western States.....	85	106, 651	3, 634, 793	93, 725	526, 337	562, 690	481	60, 574	662, 032	9, 822	197	9, 675	1, 135
Washington.....	30, 685	1, 061, 263	31, 065	106, 076	77, 173	437, 107	3, 085	17, 208	437, 107	4, 313	9	390	390
Oregon.....	21, 715	4, 035, 876	17, 540	39, 126	39, 126	39, 013	3, 069	23, 214	39, 013	47	15	5, 149	5
California.....	237, 577	4, 034, 895	135, 148	567, 774	230, 695	17, 995	9, 112	273, 754	3, 751, 733	17, 995	235	373, 307	2, 403
Idaho.....	6, 800	201, 836	4, 977	4, 130	4, 130	7, 459	2, 717	7, 459	649	1, 011	4	90	90
Utah.....	3, 800	158, 944	3, 938	29, 627	30, 801	68, 190	2, 466	68, 190	598	1, 020	10	50	50
Nevada.....	1, 800	14, 583	1, 869	14, 727	14, 727	47, 757	1, 412	47, 757	1, 645	5	1, 083	1, 083	
Arizona.....	5, 325	231, 500	4, 186	28, 866	5, 758	71, 730	1, 069	6, 681	71, 730	125	5		
Total Pacific States.....	1, 466	309, 112	7, 395, 247	200, 803	886, 403	408, 136	98, 335	327, 483	4, 777, 966	25, 302	2, 295	390, 153	2, 983
Total United States (exclusive of possessions).....	15, 002	1, 981, 773	51, 968, 716	1, 722, 016	4, 848, 986	9, 167, 604	778, 526	1, 711, 100	18, 907, 579	147, 413	6, 377	835, 938	17, 194
Alaska.....	725	28, 226	4, 983	2, 897	207	10, 072	833	833	10, 072	5, 750	5	864	864
The Territory of Hawaii.....	4, 000	53, 559	22, 542	16, 622	1, 817	90, 917	203	1, 862	90, 917	1, 660	10	1, 071	1, 071
Virgin Islands of the United States.....	100	50	1, 283	223	747	1	8	8	1, 034			69	5
Total possessions.....	100	4, 775	83, 068	27, 713	20, 266	2, 025	203	2, 703	102, 963	7, 410	15	2, 004	5
Total United States and possessions.....	15, 102	1, 986, 548	52, 051, 784	1, 749, 729	4, 869, 252	9, 169, 629	778, 729	1, 713, 803	19, 010, 542	154, 823	6, 392	837, 942	17, 194
													169, 813

¹ Includes dividend checks, letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account)

TABLE No. 35.—Assets and liabilities of all active banks other than national, Dec. 30, 1950 (includes State commercial, mutual savings, and private banks)

ASSETS

[In thousands of dollars]

Location	Num- ber of banks	Loans and dis- counts, including overdrafts	U. S. Govern- ment ob- ligations, and guar- anteed	Obliga- tions of States and po- litical subdi- visions	Other bonds, notes, and de- bentures	Corpo- rate stocks, including stocks of Federal Reserve banks	Currency and coin balances and cash items in process of collection	Balances with other banks in- cluding reserve balances and cash items in process of collection	Bank premises owned, furniture and fix- tures	Real estate owned, than bank premises	Invest- ments and other assets indirectly represent- ing bank premises or real estate	Cus- tomers' liability on ac- counts credits out- standing	Other assets	Total assets
Maine.....	63	157,495	252,679	8,493	44,509	8,332	9,694	43,475	3,604	491	158	1,010	1,010	529,940
New Hampshire.....	58	163,019	181,395	2,962	22,340	24,300	2,170	14,764	1,938	407	277	318	318	413,833
Vermont.....	38	142,556	56,602	7,201	5,927	1,861	2,824	15,668	1,527	48	277	4	251	234,746
Massachusetts.....	255	1,788,776	2,507,138	53,168	337,936	87,968	43,783	335,061	27,754	418	1,396	271	9,885	5,193,554
Rhode Island.....	17	286,986	403,560	9,388	47,596	27,448	12,547	70,829	11,416	15	250	19	1,962	872,016
Connecticut.....	137	738,197	1,170,133	57,202	167,893	51,267	30,585	230,283	16,948	1,828	2,081	294	14,796	2,479,122
Total New England States.....	568	3,277,029	4,571,507	138,434	626,201	201,376	101,603	710,080	63,187	3,207	2,081	294	28,212	9,723,211
New York.....	383	12,890,195	13,380,970	771,354	1,159,180	81,049	213,436	6,061,352	202,535	3,373	10,307	98,518	154,899	33,018,168
New Jersey.....	142	893,120	1,404,414	176,837	173,672	12,062	18,185	396,792	43,119	702	256	317	10,738	3,192,914
Pennsylvania.....	351	1,498,840	2,106,794	228,459	610,058	27,613	82,243	791,331	49,469	4,229	7,407	1,772	18,724	3,423,969
Delaware.....	37	176,923	261,203	22,800	11,477	3,754	6,586	106,323	3,519	128	666	3	1,750	648,321
Maryland.....	112	360,885	749,935	28,336	78,031	2,896	22,826	199,170	10,817	135	353	144	14,724	1,467,026
District of Columbia.....	10	164,306	175,802	6,971	12,818	899	9,866	106,373	8,723	127	1,250	101,754	202,306	468,730
Total Eastern States.....	1,025	16,014,269	18,079,178	1,234,757	2,103,256	128,263	384,260	7,657,349	307,204	8,591	19,971	101,754	202,306	46,241,158
Virginia.....	181	347,585	313,390	26,601	11,379	1,069	21,545	192,633	9,367	86	1,383	5	1,684	926,757
West Virginia.....	106	146,179	196,497	14,468	5,302	1,223	13,053	96,299	3,459	165	601	5	1,722	481,968
North Carolina.....	179	508,885	428,950	117,606	55,877	1,634	40,048	344,149	9,683	133	323	567	7,089	1,514,944
South Carolina.....	123	65,890	88,889	25,006	5,621	1,711	9,075	69,010	1,363	63	2	200	3,302	266,172
Georgia.....	330	327,898	246,488	25,960	2,130	1,304	22,005	204,934	7,855	407	123	8	2,716	841,828
Florida.....	137	174,118	316,718	35,478	1,971	261	17,707	135,288	6,457	122	52	18	1,612	686,802
Alabama.....	157	101,617	106,398	21,568	2,037	182	10,648	80,841	1,822	162	204	590	453	325,932
Mississippi.....	177	167,008	194,255	86,372	3,436	331	18,864	161,763	4,403	246	3	19	662	637,953
Louisiana.....	129	157,077	182,836	78,543	12,891	667	19,401	163,725	2,719	43	257	19	799	608,977
Texas.....	462	465,072	439,596	77,780	12,486	2,433	32,267	426,797	13,842	1,268	353	82	1,362	1,497,025
Arkansas.....	180	86,568	164,964	23,973	3,816	169	9,885	132,064	2,208	19	44	11	359	437,360
Kentucky.....	283	356,352	367,111	20,272	17,424	925	20,286	261,219	4,820	80	24	11	1,219	1,049,791
Tennessee.....	225	230,385	176,725	40,467	4,891	1,417	15,317	131,132	5,931	308	44	399	204	607,810
Total Southern States.....	2,677	3,137,644	3,242,829	594,094	126,281	11,834	250,101	2,403,454	73,929	3,102	3,369	1,899	20,783	9,872,319

Ohio.....	421	1,420,349	1,844,091	212,666	176,690	4,926	79,920	854,365	23,885	215	10,302	86	11,893	4,639,368
Indiana.....	365	428,735	1,747,990	161,541	124,664	1,039	32,672	282,792	8,197	73	329	46	2,242	1,869,340
Illinois.....	821	724,841	1,712,837	270,380	128,420	6,238	41,026	797,141	14,041	236	6,029	539	10,824	3,810,169
Michigan.....	367	578,595	1,739,017	101,300	82,079	2,967	53,321	497,330	22,443	317	716	180	3,276	2,945,550
Wisconsin.....	481	559,595	1,733,037	109,722	81,222	3,814	29,864	476,401	9,227	197	735	59	1,732	3,309,309
Minnesota.....	503	578,152	1,733,845	109,945	81,222	3,814	29,864	476,401	9,227	197	735	59	1,732	3,309,309
Iowa.....	563	585,149	1,733,845	109,945	81,222	3,814	29,864	476,401	9,227	197	735	59	1,732	3,309,309
Missouri.....	521	1,045,443	1,733,845	109,945	81,222	3,814	29,864	476,401	9,227	197	735	59	1,732	3,309,309
Total Middle Western States.....	3,702	6,107,857	8,221,422	1,131,613	538,973	32,017	420,823	3,893,252	103,161	2,372	19,434	1,950	44,261	20,417,135
North Dakota.....	109	59,716	192,377	20,221	5,855	265	3,588	46,823	439	2			261	329,545
South Dakota.....	134	67,220	126,318	10,800	1,931	86	3,360	48,442	844				105	259,108
Nebraska.....	294	120,661	184,436	13,511	3,857	290	4,761	90,159	1,150	45	2	15	362	419,249
Kansas.....	438	273,013	275,542	64,352	1,966	332	10,519	182,427	2,599	22	402		646	801,820
Montana.....	71	77,074	130,569	9,578	6,282	218	71,474	731	2				438	300,362
Wyoming.....	29	26,640	30,819	3,192	504	56	1,491	25,667	637	20			94	89,120
Colorado.....	76	118,216	119,310	6,122	1,429	255	5,442	78,309	1,527	79		5	1,625	332,319
New Mexico.....	25	34,353	36,019	3,205	1,150	45	3,176	26,316	683	148	29	70	30	104,224
Oklahoma.....	187	100,752	97,258	23,563	1,671	77	6,325	70,316	1,159	11	55		660	301,847
Total Western States.....	1,363	867,645	1,192,648	154,544	23,645	1,624	42,658	639,933	9,769	329	488	90	4,221	2,837,594
Washington.....	85	179,331	204,461	20,242	20,412	157	6,868	63,569	2,901	36	16	26	737	498,696
Oregon.....	31	63,244	84,327	13,322	142	32	3,853	34,408	1,384	44			413	201,220
California.....	109	1,348,808	1,904,478	209,162	65,470	5,060	34,248	640,167	31,189	160	5	6,066	12,179	3,852,178
Idaho.....	34	106,808	103,172	15,826	2,758	317	2,470	46,983	709	88	134		174	116,829
Utah.....	44	116,060	107,172	15,826	2,758	317	2,470	46,983	709	88	134		174	116,829
Nevada.....	3	13,080	16,132	692	3	17	3,451	247	247	81			129	36,886
Arizona.....	8	33,848	54,288	9,482	2,038	91	3,957	24,459	2,033	226	2		283	130,707
Total Pacific States.....	330	1,798,194	2,000,202	274,046	91,326	5,751	55,895	864,207	39,458	646	198	6,112	14,160	5,150,195
Total United States (exclusive of possessions).....	9,665	31,202,638	37,307,786	3,527,488	3,512,682	380,865	1,155,340	16,168,275	596,708	18,247	45,541	112,069	313,943	94,341,612
Alaska.....	15	11,812	9,791	8	2,195	2	2,300	7,264	352	39			152	33,915
Canal Zone (Panama).....	(1)	897	3,785				2,468	766	18				16,965	24,929
Guam.....	(1)	1,433					1,244	63					17,301	20,042
The Territory of Hawaii.....	8	87,003	82,275	9,142	3,033	533	11,507	28,392	2,983	185			749	225,802
Puerto Rico.....	11	129,858	91,901	25,273	24,085		23,043	21,356	4,147	219	255	6,862	25,587	352,596
American Samoa.....	1	25	1,119				74	251	1				9	1,479
Virgin Islands of the United States.....	1			165	11		19	6					14	215
Total Possessions.....	36	231,028	188,871	34,588	29,324	535	40,655	58,098	7,502	443	255	6,862	60,807	658,968
Total United States and possessions.....	9,701	31,433,666	37,496,657	3,562,076	3,542,006	381,400	1,195,995	16,226,373	604,210	18,690	45,796	118,931	374,750	95,000,580

1 4 branches of 2 American national banks
2 2 branches of an American national bank

NOTE — Figures obtained from the Federal Deposit Insurance Corporation

TABLE No. 35.—Assets and liabilities of all active banks other than national, Dec. 30, 1950 (includes State commercial, mutual savings, and private banks)—Continued

LIABILITIES

[In thousands of dollars]

Location	Demand deposits	Time deposits	Total deposits	Bills payable, rediscounts, and other liabilities for borrowed money	Acceptances executed by or for accounts of banks and outstandings	Other liabilities	Capital stock	Surplus	Undivided profits	Reserves and retirement account for preferred stock and capital notes and debentures
Maine.....	119,357	350,898	470,255	532	—	2,230	7,602	27,707	19,294	2,390
New Hampshire.....	12,013	346,861	358,874	—	—	1,242	10,811	26,126	16,998	3,077
Vermont.....	33,314	174,902	208,216	—	4	1,070	10,871	4,818	3,237	3,140
Massachusetts.....	1,033,583	3,585,056	4,618,639	240	274	28,722	38,067	261,710	229,414	13,496
Rhode Island.....	241,552	541,311	782,863	—	43	11,852	12,860	31,766	8,005	5,147
Connecticut.....	643,024	1,574,514	2,217,538	615	—	18,942	24,661	130,100	77,617	3,649
Total New England States.....	2,088,750	6,575,932	8,664,682	1,407	321	64,138	95,652	507,637	356,565	32,809
New York.....	17,240,062	14,257,711	31,497,773	5,320	115,401	24,493	535,204	1,864,967	644,723	70,167
New Jersey.....	1,353,775	1,581,560	2,935,335	—	—	21,627	53,592	130,400	34,220	17,353
Pennsylvania.....	2,694,945	2,205,994	4,900,939	551	1,772	30,621	100,309	288,000	71,629	22,824
Delaware.....	2,416,673	2,165,774	4,582,447	32	—	3,627	10,519	20,999	8,320	13,663
Maryland.....	678,800	653,428	1,332,228	75	144	11,543	20,455	56,733	40,817	4,811
District of Columbia.....	324,004	121,472	445,476	—	—	3,877	9,800	19,020	3,861	1,686
Total Eastern States.....	22,708,349	18,988,939	41,697,288	5,978	117,637	356,448	738,999	2,380,149	805,683	129,976
Virginia.....	560,551	299,389	859,940	650	5	7,977	24,004	29,050	10,178	4,753
West Virginia.....	308,627	127,149	435,776	—	—	2,408	13,605	20,293	7,687	2,137
North Carolina.....	1,086,229	303,220	1,389,449	663	567	22,840	21,205	56,659	15,924	7,637
South Carolina.....	209,603	35,278	244,881	—	290	7,864	8,317	8,317	3,358	7,765
Georgia.....	600,184	763,257	1,363,441	140	—	9,534	21,708	27,268	13,799	5,930
Florida.....	491,908	153,500	645,408	118	8	2,757	14,664	18,572	6,408	1,857
Alabama.....	235,763	63,461	299,224	—	18	1,034	7,776	10,548	6,578	1,752
Mississippi.....	508,498	87,142	595,640	585	590	1,582	11,748	23,778	1,209	821
Louisiana.....	475,681	96,354	572,035	—	20	1,886	12,375	13,970	7,098	1,593
Texas.....	1,272,618	121,960	1,394,578	—	84	7,889	35,339	31,188	19,195	5,087
Arkansas.....	356,485	41,298	397,783	—	—	4,471	9,577	9,830	7,904	1,460
Kentucky.....	846,281	120,440	966,721	—	11	5,125	24,357	37,950	13,293	2,334
Tennessee.....	395,743	161,036	556,779	115	399	4,401	16,151	16,507	11,194	2,264
Total Southern States.....	7,348,171	1,763,684	9,111,855	2,271	1,902	68,711	220,433	305,932	123,825	37,390

Ohio.....	2,494,838	1,831,711	4,326,549	649	86	30,831	80,008	140,963	50,446	9,826
Indiana.....	992,359	491,767	1,484,126	30	46	6,851	30,427	41,795	21,757	4,308
Illinois.....	2,442,847	1,099,895	3,542,742	7	573	42,782	68,154	78,565	46,236	31,110
Michigan.....	1,410,256	1,335,570	2,745,826	65	180	18,652	63,144	68,201	38,393	11,059
Wisconsin.....	855,116	762,306	1,617,422	—	87	3,570	38,879	44,438	22,662	5,251
Minnesota.....	469,417	530,756	1,000,173	—	29	2,785	20,536	35,622	15,701	5,194
Iowa.....	1,175,607	379,344	1,554,951	106	22	1,723	32,870	42,764	30,057	7,680
Missouri.....	2,270,854	466,279	2,737,133	500	941	20,596	70,093	64,851	50,218	5,834
Total Middle Western States.....	12,111,294	6,897,625	19,008,922	1,387	1,964	127,790	404,111	517,229	275,470	80,262
North Dakota.....	215,034	92,076	307,110	—	—	763	6,422	5,048	6,705	3,497
South Dakota.....	202,340	30,689	242,029	—	—	108	5,390	4,982	5,649	1,235
Nebraska.....	352,298	36,651	388,949	410	13	859	10,705	10,714	6,362	1,235
Kansas.....	658,337	86,999	745,336	190	—	1,085	16,808	21,984	14,899	1,518
Montana.....	237,818	48,077	285,895	—	—	735	5,007	4,753	3,429	—
Wyoming.....	67,754	15,322	83,076	—	—	248	1,457	2,644	1,200	405
Colorado.....	246,229	62,762	308,991	250	5	2,263	7,642	7,698	4,493	977
New Mexico.....	80,238	12,398	92,636	—	70	49	2,325	1,792	305	1,077
Oklahoma.....	248,725	27,222	275,947	1,182	—	1,517	7,520	7,832	7,143	7,706
Total Western States.....	2,314,773	421,166	2,735,939	2,032	90	7,627	63,276	67,447	50,369	10,814
Washington.....	176,969	285,168	462,137	—	—	2,759	6,675	17,888	7,332	1,879
Oregon.....	122,780	66,719	189,509	—	26	864	3,830	4,828	1,935	264
California.....	1,875,248	1,713,316	3,588,564	—	6,594	30,006	83,865	87,048	50,100	6,001
Idaho.....	82,628	128,615	211,243	—	—	425	2,565	2,578	1,307	251
Utah.....	178,488	110,413	288,901	—	—	1,436	7,077	8,667	5,139	666
Nevada.....	23,647	11,221	34,868	—	—	1,052	2,510	4,823	371	—
Arizona.....	93,257	27,469	120,726	—	—	—	—	4,753	1,047	639
Total Pacific States.....	2,553,327	2,242,921	4,796,248	—	6,620	36,766	107,125	126,565	67,231	9,640
Total United States (exclusive of possessions).....	49,124,664	36,890,270	86,014,934	13,075	128,534	661,480	1,629,596	3,913,959	1,679,143	300,891
Alaska.....	22,669	8,361	31,030	—	—	52	740	810	837	446
Canal Zone (Panama).....	22,551	2,375	24,926	—	—	3	—	—	—	—
Guam.....	11,480	8,541	20,021	—	—	21	—	—	—	—
The Territory of Hawaii.....	106,585	96,294	202,879	130	—	798	7,317	7,296	2,952	2,520
Puerto Rico.....	172,384	120,849	293,233	4,758	6,862	7,460	30,896	7,068	1,461	848
American Samoa.....	973	367	1,340	—	—	—	50	65	20	4
Virgin Islands of the United States.....	—	163	163	—	—	5	—	—	47	—
Total possessions.....	336,642	238,950	575,592	4,888	6,862	8,339	39,003	15,149	5,317	3,818
Total United States and possessions.....	49,461,306	37,129,220	86,590,526	17,963	135,396	669,819	1,668,599	3,929,108	1,684,460	304,709

Includes capital notes and debentures (See classification on pp. 152 and 153.)

TABLE No. 35.—Assets and liabilities of all active banks other than national, Dec. 30, 1950 (includes State commercial, mutual savings, and private banks)

[In thousands of dollars]

Location	Loans and discounts										All other loans (including overdrafts)	Total gross loans	Less valuation reserves	Net loans
	Commercial and industrial loans (including market paper)	Loans to farmers directly guaranteed by Commodity Credit Corporation	Other loans to farmers	Loans to brokers and dealers in securities	Other loans for purpose of purchasing or carrying of stocks, bonds, and securities	Secured by land (including improvements)	Secured by farm-land (including improvements)	Secured by residential properties (other than farm)	Secured by other proper-tus	Other loans to individuals (consumer loans)				
Maine.....	32 090	41	3 368	101	1 153	2 940	84 608	11 417	21 818	252	1 063	158 851	1 356	157 495
New Hampshire.....	5 566	408	6 121	59	1 510	1 389	141 987	4 960	7 630	—	1 024	163 033	14	163 019
Vermont.....	8 192	—	—	—	—	12 474	90 334	13 391	9 906	—	1 638	143 566	1 010	142 556
Massachusetts.....	184 573	—	1 596	6 351	17 657	6 548	1 208 388	233 340	146 492	495	4 445	1 808 887	21 111	1 788 776
Rhode Island.....	48 352	—	906	425	4 438	1 862	163 837	37 007	31 372	—	4 296	280 494	3 508	286 996
Connecticut.....	92 610	4	2 643	1 281	4 502	3 065	496 115	50 408	90 184	465	2 639	748 946	10 749	738 197
Total New England States.....	371 383	45	15 043	8 158	25 319	30 308	2 190 279	350 523	307 402	1 212	15 105	3 314 777	37 748	3 277 029
New York.....	4 478 427	411	22 560	945 792	246 957	20 900	5 284 040	953 778	892 246	46 071	298 546	13 191 728	311 533	12 880 195
New Jersey.....	165 514	—	1 552	2 657	9 627	1 945	494 926	80 058	185 317	—	9 497	951 083	17 973	933 110
Pennsylvania.....	413 096	106	8 744	32 402	24 306	13 298	502 582	98 742	407 582	—	27 835	1 528 693	29 850	1 498 843
Delaware.....	54 265	157	2 074	2 275	2 217	5 926	56 624	15 749	37 027	—	1 203	177 517	594	176 923
Maryland.....	68 548	306	6 267	1 594	11 804	11 888	127 886	34 837	93 183	6	8 470	363 970	3 085	360 885
District of Columbia.....	40 255	—	—	—	627	51	47 269	14 520	50 624	—	10 254	165 197	891	164 306
Total Eastern States.....	5 220 105	980	41 197	985 495	295 538	54 011	6 513 327	1 199 081	1 665 979	46 077	355 805	16 378 198	363 929	16 014 269
Virginia.....	55 284	661	10 829	683	1 065	14 130	89 607	18 520	122 818	2	6 793	330 683	3 098	347 585
West Virginia.....	24 065	—	3 552	1 011	1 061	7 214	30 772	14 322	59 580	100	2 786	147 715	1 536	146 179
North Carolina.....	160 328	7	12 275	3 559	13 661	19 573	106 897	26 637	138 065	1 083	3 496	516 500	7 515	508 985
South Carolina.....	12 395	64	5 336	—	1 445	4 366	16 697	2 973	158 065	2	3 496	516 500	7 515	508 985
Georgia.....	103 584	416	16 364	1 978	5 919	17 268	75 168	16 899	84 522	261	8 744	331 123	3 225	327 898
Florida.....	44 162	107	8 444	90	3 353	5 379	41 481	12 897	53 034	—	6 537	175 549	1 431	174 118
Alabama.....	19 652	144	13 601	90	1 430	9 762	21 387	5 430	35 834	35	1 490	102 746	1 120	101 626
Mississippi.....	65 141	102	18 659	668	5 083	12 778	18 767	9 118	47 956	—	2 994	189 179	2 171	187 008
Louisiana.....	42 457	73	7 890	296	778	9 059	31 700	14 526	47 956	—	4 628	159 363	2 286	157 077
Texas.....	143 724	17 216	80 906	691	7 324	8 429	40 805	17 048	145 792	60	5 648	467 643	2 571	465 072
Arkansas.....	21 119	362	14 512	250	1 119	6 909	16 329	5 508	22 359	—	1 832	90 299	731	89 568
Kentucky.....	108 087	379	28 636	842	9 610	37 875	50 692	20 281	83 154	170	15 706	360 342	3 960	356 382
Tennessee.....	42 063	157	21 448	196	1 868	23 399	50 434	13 639	74 677	350	4 251	232 482	2 087	230 395
Total Southern States.....	911 059	19 688	242 857	9 499	58 029	176 243	578 062	181 477	918 287	2 069	72 970	3 170 240	32 596	3 137 644

Ohio.....	349,256	1,773	35,088	32,086	84,986	48,549	473,280	75,973	309,264	300	31,759	1,443,514	23,155	1,420,349
Indiana.....	69,358	1,549	50,136	551	3,063	33,473	145,390	25,463	97,581	44	4,515	433,723	4,968	428,755
Illinois.....	328,460	2,740	75,469	23,985	17,378	17,626	146,209	30,619	160,600	110	27,082	830,278	8,494	821,784
Michigan.....	141,189	373	48,362	421	12,493	33,868	134,224	57,566	228,203	---	10,953	887,852	8,152	879,700
Wisconsin.....	117,045	12	56,152	760	6,177	47,667	183,717	24,594	87,346	23	8,330	558,083	7,558	550,525
Minnesota.....	29,046	6,398	83,114	10	1,587	39,895	138,610	24,734	53,245	56	3,447	380,142	3,990	376,152
Iowa.....	85,803	25,442	195,332	677	4,546	50,083	110,386	24,773	87,158	5	5,038	589,243	4,094	585,149
Missouri.....	365,056	7,889	82,222	2,906	13,447	31,587	245,560	65,108	221,309	229	15,747	1,054,061	8,618	1,045,443
Total Middle Western States.....	1,455,213	46,376	626,676	61,996	144,277	307,748	1,797,436	354,830	1,244,706	767	106,871	6,176,896	69,039	6,107,857
North Dakota.....	3,177	22,868	19,073	68	68	2,649	5,417	1,265	5,885	---	166	60,268	552	59,716
South Dakota.....	5,151	7,855	33,703	211	211	2,637	9,092	2,000	6,944	---	401	67,994	774	67,220
Nebraska.....	11,971	15,109	61,759	93	790	3,743	9,218	2,321	13,574	60	1,472	122,110	1,449	120,661
Kansas.....	38,026	27,567	99,081	391	1,402	12,721	35,440	6,658	40,690	25	2,154	264,155	1,142	263,013
Montana.....	11,868	15,512	17,506	859	1,679	1,679	14,285	3,651	12,478	---	778	78,616	1,542	77,074
Wyoming.....	4,804	1,549	8,285	48	834	1,834	5,705	1,539	3,923	---	73	26,890	240	26,640
Colorado.....	31,527	3,293	26,167	334	1,484	1,531	15,965	4,403	34,328	26	248	119,226	1,010	118,216
New Mexico.....	7,282	664	7,743	---	314	740	9,964	4,430	9,576	---	447	35,180	827	34,353
Oklahoma.....	14,673	4,900	31,690	2	851	3,806	9,092	2,391	32,998	---	759	101,362	610	100,752
Total Western States.....	128,479	99,317	305,007	820	6,027	32,360	111,178	25,898	160,096	111	6,498	875,791	8,146	867,645
Washington.....	24,461	10,511	7,027	645	645	4,468	88,050	27,559	16,828	---	589	180,138	807	179,331
Oregon.....	10,430	1,697	4,070	19	319	2,332	26,225	3,326	12,332	---	589	63,688	444	63,244
California.....	370,629	430	27,701	9,778	12,394	22,710	690,182	106,815	186,407	127	30,517	1,367,718	23,364	1,343,354
Idaho.....	11,728	5,671	11,065	38	244	1,152	7,266	9,479	9,479	---	104	49,194	1,386	48,808
Utah.....	28,806	674	15,692	328	244	5,983	34,541	12,858	16,786	12	982	117,179	1,119	116,060
Nevada.....	2,053	---	1,400	---	179	136	4,541	1,617	3,026	3	265	13,162	173	12,987
Arizona.....	8,820	---	3,941	3	117	615	12,203	1,443	6,789	---	61	34,082	244	33,838
Total Pacific States.....	457,029	18,983	70,836	10,163	14,320	37,406	773,201	157,648	251,647	142	33,796	1,825,171	26,977	1,798,194
Total United States (exclusive of possessions).....	8,573,268	185,389	1,301,616	1,076,131	543,510	638,076	11,963,483	2,270,060	4,548,117	50,378	591,045	31,741,073	538,435	31,202,638
Alaska.....	6,519	---	9	---	3	54	3,493	1,592	155	---	4	11,829	17	11,812
Canal Zone (Panama).....	766	---	---	---	---	---	---	---	93	---	38	1,867	---	1,807
Guam.....	1,013	---	---	---	---	---	---	---	269	---	1	1,433	---	1,433
The Territory of Hawaii.....	23,071	---	---	5	11,413	375	38,968	7,244	5,485	---	432	87,013	10	87,003
Puerto Rico.....	61,212	---	14,168	63	1,100	2,766	17,867	2,758	19,836	---	10,532	130,322	464	129,838
Virgin Islands of the United States.....	---	---	---	---	---	---	---	---	25	---	---	---	---	25
Total possessions.....	92,581	---	14,197	68	12,516	3,196	60,377	11,614	25,963	---	11,007	231,519	491	231,028
Total United States and possessions.....	8,665,849	185,389	1,315,813	1,076,199	556,026	641,272	12,023,860	2,281,674	4,574,080	50,378	602,052	31,972,592	538,926	31,433,666

TABLE No. 35.—*Assets and liabilities of all active banks other than national, Dec. 30, 1950 (includes State commercial, mutual savings, and private banks)*—Continued
 [In thousands of dollars]

Location	Capital			Demand deposits					Time deposits							
	Capital notes and debentures	Preferred stock	Common stock	Individuals, partnerships, and corporations	U S Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified cashiers, checks, etc 1	Individuals, partnerships, and corporations	U S Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries	
Maine.		212	7,390	97,456	3,690	12,238	2,261		3,712	348,632	373		1,893			
			1,611	12,198	308	2,297	780		335	346,776			85			
	5,143	1,892	3,836	28,995	1,105	3,970	435		806	172,880	32		1,337	43		
		959	37,068	862,575	25,386	73,117	38,323	1,152	33,032	3,583,672	605	65	3,714			
			12,850	194,068	7,247	27,946	2,824	1,458	8,009	539,991	230		261	829		
		50	24,611	542,632	21,894	39,359	21,784		12	17,343	1,574,044		30	420	20	
Total New England States																
	5,143	3,113	87,396	1,737,924	59,630	158,927	66,410	2,622	63,237	6,565,995	1,240	95	7,710	892		
New York.	34,567	8,711	492,016	12,976,363	365,446	448,781	2,102,329	682,702	684,441	13,941,818	8,864		55,151	115,710	136,168	
	300	12,992	40,300	1,140,342	36,087	113,770	25,797	528	37,251	1,554,463	376		26,379	342		
		1,436	107,873	2,364,543	70,735	102,582	116,052	213	40,815	2,146,114	283	85	59,342	170		
			10,519	364,671	19,461	20,295	3,799		8,447	146,883	355		18,536			
			19,623	559,493	14,278	56,231	38,886	1,224	8,778	650,740	1,146	17	1,520	5		
		192	670	9,800	302,729	6,452	34	9,076	329	5,354	107,714	5,000	205	553		11,000
Total Eastern States.																
	35,059	23,809	680,131	17,708,141	512,459	741,698	2,295,939	664,996	785,086	18,547,732	16,024	307	161,481	116,227	147,168	
Virginia.		1,227	22,777	438,107	10,233	46,458	56,505		8,920	267,622	1,186	279	20,264	288		
		240	13,425	250,575	18,379	36,739	12,042		10,892	125,928		250	356	243		
		375	20,830	752,464	22,689	81,933	215,083	58	14,002	262,876	2,337	159	37,153	695		
	88	100	7,676	179,159	2,622	22,113	4,811		898	33,558	2	7	466	1,245		
	66		21,642	477,859	12,370	61,847	42,924	143	4,984	160,563	678	468	967	581		
		44	14,620	392,413	7,828	76,929	9,349		5,246	147,881	137	311	4,851	320		
		100	9	7,667	197,879	3,659	31,243	1,605	1,377	63,013	131	22	180	115		
		10	1,298	10,440	379,305	5,297	77,706	42,706	3,484	86,639	503	409	3,345	995		
		10	305	12,090	326,640	5,612	103,986	35,675	255	17,884	113,031	34	18	8,067	810	
		197		33,142	1,077,991	11,910	124,599	39,979	255	2,176	40,422	252	36	588		
			17	9,590	299,627	3,288	36,035	15,359		7,876	117,143	2,713	5	546	33	
			505	23,852	639,291	13,607	69,189	116,282	36	2,429	155,020	71	64	5,752	129	
Total Southern States.																
	711	4,085	215,637	5,715,811	124,447	822,257	600,900	820	83,936	1,694,051	9,666	1,978	82,535	5,454		

Ohio.....	728	375	78,905	2,098,045	75,920	144,400	122,833	2,534	51,106	1,743,071	6	165	88,284	185
Indiana.....	1,867		25,560	816,872	24,901	123,833	12,361	36	14,356	489,783	90	90	42,280	262
Illinois.....	2,18		67,916	2,072,292	61,635	101,054	171,683	1,486	34,737	1,057,582	2	31	40,848	77
Michigan.....		4,073	59,071	1,146,734	35,512	156,627	32,550	1,928	37,915	1,323,741	824	80	10,848	77
Wisconsin.....	1,990		33,104	737,355	25,396	48,557	24,721		19,087	759,024	24	112	3,095	19
Minnesota.....	43		20,493	644,357	12,668	49,169	3,254		9,959	325,626	6	184	4,921	19
Iowa.....		1,352	31,518	972,247	27,906	136,520	18,437		20,402	378,927	15	52	1,968	106
Missouri.....	855		68,803	1,634,165	33,578	188,547	3,249	3,947	22,107	494,012	121	72		
Total Middle Western States.....	5,751	7,990	390,370	9,872,098	303,536	948,817	708,273	8,871	209,729	6,741,766	2,560	786	151,816	700
North Dakota.....	87		6,325	105,474	4,019	41,321	2,840		1,390	44,808	21	1	47,231	15
South Dakota.....	115		5,275	175,215	2,072	21,311	2,809		1,496	38,082	11	7	1,589	
Nebraska.....	29		10,634	420,876	5,362	21,403	2,102	1	2,654	36,614		5	32	
Kansas.....	25		16,729	509,375	8,491	127,119	8,577		4,775	86,620	70	22	287	
Montana.....	25		4,955	189,514	4,680	24,698	16,058		2,958	47,679	55	4	334	5
Wyoming.....	246		1,211	57,329	429	8,545	15,738		683	15,317		5		
Colorado.....			7,642	199,521	2,976	24,888	15,204		3,550	62,622			140	
New Mexico.....	36		2,289	69,823	3,130	12,062	833		11,579	458		330	1	100
Oklahoma.....	5		7,515	203,425	3,186	36,170	2,382	3	3,559	27,021	3	15	83	
Total Western States.....	256	444	62,576	1,890,572	35,345	317,394	49,590	4	21,898	370,342	618	389	49,697	120
Washington.....	66		6,609	149,702	3,609	18,377	2,844	232	2,205	285,027	10	6	89	36
Oregon.....	39		3,791	101,897	2,198	13,291	585	18	1,831	65,294	1	109	1,315	109
California.....		7,638	76,227	1,586,161	40,038	52,357	128,937	19,399	3,356	1,607,297	2,045	12	99,648	3,164
Idaho.....		50	2,515	63,750	1,596	13,437	2,844		1,301	28,572			43	
Utah.....	82		6,885	129,534	2,162	27,183	17,529	2	2,078	110,065	7	10	311	20
Nevada.....			693	379	3,916	25	722			11,221				
Arizona.....			2,510	73,040	1,221	16,999	164	55	1,778	27,452		15	2	
Total Pacific States.....	187	7,798	99,140	2,105,659	51,203	175,560	152,928	19,706	48,271	2,134,898	2,063	43	101,408	3,329
Total United States (exclusive of possessions).....	47,107	47,239	1,535,290	39,030,175	1,086,650	3,164,653	3,934,010	697,019	1,212,157	36,024,784	32,171	3,598	554,647	126,722
Alaska.....			740	17,529	1,698	2,164	1,175		163	8,334	10	17		
Canal Zone (Panama).....				10,951	3,972	1,072	7	65	126	2,375				
Guam.....				7,639	2,754	2,924			763	97,539			1,002	
Territory of Hawaii.....			7,317	76,698	2,692	20,182	756	252	763	97,539		577	369	
Puerto Rico.....			30,806	121,275	10,088	22,999	4,108	2,443	11,491	31,261	225	35	69,300	
Virgin Islands of the United States.....			50	638	295			37	3	367				
Total possessions.....			39,003	231,800	33,199	48,269	6,046	2,807	12,521	167,225	235		70,861	
Total United States and possessions.....	47,107	47,239	1,574,293	39,261,975	1,121,849	3,212,922	3,940,056	699,826	1,224,678	36,192,009	32,406	4,227	625,508	126,722

¹ Includes dividend checks, letters of credit and travelers' checks sold for cash, and amounts due to reserve agents (transit account).

TABLE No. 36.—Assets and liabilities of active State commercial banks, Dec 30, 1950

ASSETS

[In thousands of dollars]

Location	Num- ber of banks	Loans and dis- counting including over- drafts	U. S. Govern- ment obliga- tions, direct and guar- anteed	Obliga- tions of States and political subdi- visions	Other bonds, notes, and debt in- stru- ments	Corporate stocks, includ- ing stocks of Federal Reserve banks	Cur- rency and coin	Balances with other banks in- cluding reserve balances and cash items in process of collection	Bank premises furni- ture and fixtures	Real estate owned other than bank premises	Invest- ments and other assets indi- rectly repre- senting bank premises of other real estate	Cus- tomers' liability on ac- ceptances out- standing	Other assets	Total assets
Maine.	31	99,634	94,772	7,826	6,822	1,388	7,561	34,452	2,547	200	154		889	256,245
New Hampshire.	24	35,864	41,248	1,807	4,373	3,595	1,007	6,981	459	68			78	95,480
Vermont.	31	74,049	35,912	6,895	4,143	933	2,214	12,937	761	28	1	4	147	138,024
Massachusetts.	66	452,682	577,114	49,808	52,771	3,298	28,216	262,764	12,246	100	1,115	271	4,674	1,445,049
Rhode Island.	6	18,978	273,591	9,313	11,082	14,749	10,136	63,619	9,775	14	250	19	1,744	573,270
Connecticut.	63	299,697	360,763	53,860	17,100	4,085	21,493	187,525	11,164	204			1,081	958,912
Total New England States.	224	1,140,904	1,383,340	131,509	96,291	28,038	70,627	568,278	36,952	611	1,520	294	8,613	3,466,980
New York.	249	7,570,855	7,132,321	676,933	321,206	67,679	151,061	5,548,446	135,326	488	4,609	82,662	70,848	21,762,134
New Jersey.	119	1,727,242	1,097,582	168,965	58,353	11,750	43,579	373,332	28,907	328	237	317	8,522	2,510,144
Pennsylvania.	335	1,547,189	1,047,189	219,341	193,235	27,162	76,096	766,321	38,861	4,151	7,450	1,772	13,392	4,225,109
Delaware.	25	159,137	241,755	22,051	11,221	3,333	6,451	95,542	3,001	178	656	3	1,747	345,075
Maryland.	103	290,909	446,032	28,096	22,456	2,886	22,279	184,953	9,424	67	1,250	144	5,582	1,012,863
District of Columbia.	10	164,306	175,802	6,971	12,818	899	9,986	106,375	8,725	127			1,471	488,730
Total Eastern States.	841	10,242,598	10,640,681	1,122,387	619,289	113,769	309,452	7,074,969	224,244	5,339	14,237	84,898	101,562	30,553,355
Virginia.	181	347,585	313,390	26,601	11,379	1,099	21,545	192,633	9,367	86	1,383	5	1,684	926,757
West Virginia.	106	146,179	198,197	17,458	5,362	1,223	13,053	94,289	3,459	163	601		1,722	481,968
North Carolina.	179	508,885	428,950	117,606	55,877	1,233	13,053	361,610	9,853	133	323	567	7,069	1,514,944
South Carolina.	123	65,860	88,899	25,006	5,621	1,171	9,075	29,610	1,985	12	2	200	2,302	266,172
Georgia.	285	325,328	246,045	25,951	2,128	1,304	21,609	202,138	6,457	367	123	18	2,000	689,908
Florida.	137	174,118	316,718	35,478	1,971	1,861	17,707	135,288	6,457	122	122	18	1,453	328,982
Alabama.	155	101,617	106,398	21,568	2,037	1,282	10,448	80,841	1,822	162	204	3	590	327,953
Mississippi.	177	197,008	194,255	86,372	3,456	331	18,864	161,763	4,403	246	246	19	799	608,977
Louisiana.	129	157,077	182,836	78,543	2,891	667	19,401	163,725	2,719	163	43	82	1,336	440,771
Texas.	450	451,632	441,935	74,057	11,850	2,366	30,964	141,560	13,643	963	353		1,359	1,049,791
Arkansas.	180	89,568	164,964	23,973	3,816	169	9,885	132,064	2,208	19	44		1,219	427,025
Kentucky.	263	356,382	367,111	20,272	17,424	923	20,286	261,219	4,820	80	24	11	804	607,810
Tennessee.	225	280,395	176,725	40,467	4,891	1,417	15,317	131,132	5,931	308			1,899	913,560
Total Southern States.	2,630	3,121,634	3,224,723	590,362	128,643	11,747	248,402	2,385,721	73,432	2,787	3,369	1,899	20,641	9,813,560

Ohio.....	413	1,295,583	1,734,856	210,825	166,014	4,805	75,693	838,105	23,867	215	10,302	86	11,014	4,371,075
Indiana.....	354	407,769	718,571	60,435	22,074	1,023	31,871	275,749	7,995	73	329	46	2,233	1,528,168
Illinois.....	507	821,784	1,712,933	270,918	128,420	6,258	41,026	496,267	14,041	256	6,029	559	10,824	3,810,169
Michigan.....	351	873,120	1,238,140	191,343	51,824	2,983	53,074	496,267	22,369	313	20	180	5,257	2,934,870
Wisconsin.....	457	546,389	717,278	100,858	33,224	800	29,624	274,697	9,165	87	716	87	4,418	1,717,783
Minnesota.....	522	529,041	371,436	49,267	25,072	115	16,183	130,669	4,336	137	166	28	1,761	896,212
Iowa.....	537	551,131	609,134	125,136	77,361	387	26,780	311,139	5,339	20	1,433	22	1,327	1,660,166
Missouri.....	521	1,043,443	966,084	127,384	55,130	15,291	40,549	737,622	15,151	1,287	1,160	941	6,464	2,950,165
Total Middle Western States.....	3,662	5,870,937	8,009,032	1,116,166	497,179	31,842	314,710	3,861,649	102,263	2,368	19,215	1,950	43,298	19,870,609
North Dakota.....	109	59,716	192,377	20,221	5,855	265	3,588	46,823	439	2			261	329,545
South Dakota.....	134	67,220	126,318	10,800	1,931	80	3,360	48,442	844	2			105	259,108
Nebraska.....	294	120,661	184,436	13,511	3,837	290	4,761	90,159	1,150	45	2	15	362	419,249
Kansas.....	438	263,013	275,542	64,352	1,966	332	10,519	182,427	2,599	22	402		438	801,820
Montana.....	71	77,074	130,569	9,378	6,282	218	3,996	71,474	731	22			438	300,362
Wyoming.....	29	26,640	30,819	3,192	504	56	1,491	25,667	637	20			94	89,120
Colorado.....	76	118,216	119,310	6,122	1,429	255	5,442	78,309	1,327	79		5	1,025	332,319
New Mexico.....	25	34,353	36,019	3,205	1,150	45	3,176	26,316	683	148	29	70	30	104,224
Oklahoma.....	187	100,752	97,258	23,563	1,671	77	6,325	70,316	1,159	11	55		660	301,847
Total Western States.....	1,363	867,645	1,192,648	154,544	23,645	1,624	42,658	639,933	9,769	329	488	90	4,221	2,837,594
Washington.....	82	96,937	97,951	18,738	2,640	157	6,051	56,627	2,227	36	16	26	329	281,735
Oregon.....	50	51,482	79,013	13,305	142	52	3,794	33,406	1,359	44	19		362	183,578
California.....	109	1,343,814	1,504,448	269,162	65,690	5,060	34,248	640,167	31,189	160	5	6,086	12,179	3,852,178
Idaho.....	30	48,808	35,374	4,510	313	37	2,170	26,683	709	11			34	118,669
Utah.....	44	116,060	101,172	16,636	2,758	317	3,841	69,440	995	88	134		385	311,826
Nevada.....	8	13,848	16,132	1,632	3	17	958	3,441	247	81			129	36,869
Arizona.....	8	33,848	54,288	9,482	2,038	91	3,957	24,459	2,033	226	2		283	130,707
Total Pacific States.....	326	1,704,038	1,888,975	272,525	73,554	5,751	55,019	856,323	38,759	646	176	6,112	13,701	4,915,582
Total United States (exclusive of possessions).....	9,046	22,947,746	26,339,402	3,387,493	1,438,601	192,711	1,040,808	15,386,873	485,619	12,083	39,005	95,243	192,036	71,557,680
Alaska.....	14	11,507	9,644	8	2,029	2	2,258	6,849	344	38			150	32,829
Canal Zone (Panama).....	(2)	897	3,785				2,468	766	18				16,995	24,929
Guam.....	1	1,433					1,244	63					17,301	20,042
The Territory of Hawaii.....	(3)	87,003	82,275	9,142	3,033	533	11,507	28,392	2,983	185			7,749	225,802
Puerto Rico.....	8	129,858	91,901	25,273	24,085		23,043	21,356	4,147	219	255	6,862	25,587	352,586
American Samoa.....	1	25	1,119				74	251	1				9	1,479
Virgin Islands of the United States.....	1			165	11		19	6					14	215
Total possessions.....	35	230,723	188,724	34,588	29,158	535	40,613	57,683	7,494	442	255	6,862	60,805	657,882
Total United States and possessions.....	9,081	23,178,469	26,528,126	3,422,081	1,467,759	193,246	1,081,421	15,444,556	493,113	12,525	39,260	102,105	252,841	72,215,562

¹ Includes stock savings banks
² 4 branches of 2 American national banks
³ 2 branches of an American national bank

TABLE No. 36.—Assets and liabilities of active State commercial banks, Dec. 30, 1950—Continued

LIABILITIES

[In thousands of dollars]

Location	Demand deposits	Time deposits	Total deposits	Bills payable, rediscounts, and other liabilities for borrowed money	Acceptances executed by or for account of revolving banks and out-standing	Other liabilities	Capital stock	Surplus	Undivided profits	Reserves and retirement account for preferred stock and capital notes and debentures
Maine.....	119,287	113,123	232,410	552	—	1,508	7,602	7,189	5,279	1,705
New Hampshire.....	15,918	69,020	84,938	—	—	393	1,611	4,786	3,366	866
Vermont.....	34,861	88,884	123,745	—	4	337	5,728	4,230	2,690	1,022
Massachusetts.....	1,032,893	276,667	1,309,560	220	274	13,216	38,057	46,839	23,400	13,483
Rhode Island.....	241,479	238,059	515,448	—	43	7,498	12,830	26,808	3,971	2,634
Connecticut.....	641,427	238,059	879,486	615	—	6,709	24,636	32,189	12,510	2,767
Total New England States.....	2,085,865	1,059,722	3,145,587	1,387	321	29,681	90,484	122,048	53,455	24,017
New York.....	17,015,403	2,594,004	19,609,407	630	95,319	223,252	532,344	931,013	342,679	27,700
New Jersey.....	1,345,463	2,990,642	4,336,105	—	317	17,290	33,292	68,251	33,301	10,588
Pennsylvania.....	2,686,257	1,117,589	3,803,846	551	1,772	27,954	109,309	203,375	68,904	11,708
Delaware.....	416,670	77,955	494,625	—	3	3,761	10,519	27,519	8,178	—
Maryland.....	677,231	252,855	930,086	75	144	7,702	20,485	37,153	12,497	4,721
District of Columbia.....	324,004	124,472	448,476	—	—	3,877	9,800	19,020	5,861	1,666
Total Eastern States.....	22,465,028	5,157,517	27,622,545	1,268	97,555	283,836	735,749	1,286,331	469,020	57,031
Virginia.....	560,551	289,589	850,140	650	5	7,977	24,004	29,050	10,178	4,753
West Virginia.....	308,627	127,149	435,776	—	—	2,408	13,665	20,295	7,687	2,137
North Carolina.....	1,086,229	303,220	1,389,449	663	567	22,840	21,205	56,599	15,924	7,637
South Carolina.....	209,603	35,278	244,881	—	200	7,867	7,864	8,317	3,358	7,765
Georgia.....	595,845	162,594	758,439	140	8	9,518	21,476	26,594	13,638	5,825
Florida.....	491,908	153,500	645,408	118	18	2,757	14,664	18,572	6,498	1,857
Alabama.....	235,763	63,461	299,224	—	—	1,054	11,748	10,548	6,578	1,752
Mississippi.....	508,498	87,142	595,640	585	590	1,582	7,778	25,778	1,209	821
Louisiana.....	475,681	96,354	572,035	—	—	1,886	12,375	13,970	7,098	1,593
Texas.....	1,226,716	119,262	1,345,978	—	84	7,871	34,111	28,890	18,991	4,846
Arkansas.....	356,485	41,298	397,783	—	—	471	9,557	9,830	7,904	1,460
Kentucky.....	846,281	120,440	966,721	—	11	5,125	24,357	37,950	13,293	2,334
Tennessee.....	395,743	161,036	556,779	115	399	4,401	16,151	16,507	11,194	2,264
Total Southern States.....	7,297,930	1,760,323	9,058,253	2,271	1,902	68,677	218,973	302,960	123,480	37,044

Ohio.....	2,489,819	1,588,719	4,078,538	649	86	26,593	79,853	126,968	49,872	8,516
Indiana.....	2,978,067	450,104	1,428,171	30	46	6,794	30,221	37,970	21,368	3,568
Illinois.....	2,442,847	1,090,895	3,542,742	7	573	42,782	68,154	78,565	46,236	31,110
Michigan.....	1,405,887	1,329,943	2,735,780	95	180	18,649	62,983	68,002	38,150	11,031
Wisconsin.....	855,111	749,099	1,604,210	—	87	3,458	38,879	43,378	22,523	5,194
Minnesota.....	469,417	363,564	832,981	—	29	1,875	20,536	22,622	14,975	5,194
Iowa.....	1,167,515	377,837	1,545,352	106	22	1,723	32,705	42,643	20,936	7,834
Missouri.....	2,270,854	466,279	2,737,133	500	941	20,596	70,063	64,851	50,218	5,839
Total Middle Western States.....	12,079,467	6,425,440	18,504,907	1,387	1,964	122,470	403,424	484,969	273,278	78,180
North Dakota.....	215,034	92,076	307,110	—	—	763	6,422	5,048	6,705	3,497
South Dakota.....	202,340	39,689	242,029	—	—	108	5,390	4,962	5,649	950
Nebraska.....	352,298	36,651	388,949	410	15	859	10,705	10,714	6,362	1,235
Kansas.....	698,337	86,999	785,336	190	—	1,085	16,808	21,964	14,890	1,518
Montana.....	237,818	48,077	285,895	—	—	735	5,007	4,753	3,523	449
Wyoming.....	67,754	15,322	83,076	—	—	248	1,457	2,644	1,290	405
Colorado.....	246,229	62,762	308,991	250	5	2,263	7,642	7,698	4,493	977
New Mexico.....	86,238	12,368	98,606	—	70	49	2,325	1,792	3,305	1,077
Oklahoma.....	248,725	27,222	275,947	1,182	—	1,517	7,520	7,832	7,143	7,706
Total Western States.....	2,314,773	421,166	2,735,939	2,032	90	7,627	63,276	67,447	50,369	10,814
Washington.....	176,931	85,575	262,506	—	26	1,124	6,875	6,155	4,638	611
Oregon.....	122,700	50,031	172,731	—	—	623	3,830	4,381	1,659	284
California.....	1,875,248	1,713,316	3,588,564	—	6,594	30,006	83,865	87,048	50,100	6,001
Idaho.....	182,928	28,615	211,543	—	—	425	2,565	2,578	1,307	—
Utah.....	178,488	110,413	288,901	—	—	1,436	7,077	8,667	5,139	606
Nevada.....	23,647	11,221	34,868	—	—	224	823	823	371	—
Arizona.....	93,257	27,469	120,726	—	—	1,052	2,510	4,753	1,047	—
Total Pacific States.....	2,553,289	2,026,640	4,579,929	—	6,620	34,890	107,125	114,385	64,261	8,372
Total United States (exclusive of possessions).....	48,796,352	16,850,808	65,647,160	8,365	108,452	547,181	1,619,031	2,378,170	1,033,863	215,458
Alaska.....	21,722	8,318	30,040	—	—	51	715	785	792	446
Canal Zone (Panama).....	22,551	2,375	24,926	—	—	3	—	—	—	—
Guam.....	11,480	8,541	20,021	—	—	21	—	—	—	—
The Territory of Hawaii.....	106,585	96,294	204,879	130	—	798	7,317	7,206	2,952	2,520
Puerto Rico.....	172,384	120,849	293,233	4,758	6,862	7,460	30,886	7,068	1,461	848
American Samoa.....	367	367	1,340	—	—	50	—	65	20	4
Virgin Islands of the United States.....	163	163	1,163	—	—	5	—	—	47	—
Total possessions.....	335,695	238,907	574,602	4,888	6,862	8,338	38,978	15,124	5,272	3,818
Total United States and possessions.....	49,132,047	17,089,715	66,221,762	13,253	115,314	555,519	1,658,009	2,393,294	1,039,135	219,276

! Includes capital notes and debentures. (See classification on pp 160 and 161.)
 ; Includes guaranty fund.

TABLE No. 36.—Assets and liabilities of active State commercial banks, Dec. 30, 1950—Continued
(In thousands of dollars)

Location	Loans and discounts										All other loans (including overdrafts)	Loans to banks	Total gross loans	Less valuation reserves	Net loans
	Com- mercial and indus- trial loans (includ- ing open- market paper)	Loans to farmers directly guar- anteed by the Com- modity Credit Corpora- tion	Other loans to farmers	Loans to brokers and dealers in securities	Other loans for the pur- chase of stock bonds and other securities	Real-estate loans			Other loans to individ- uals (con- sumer loans)						
						Secured by farm land (includ- ing im- prove- ments)	Secured by retail devel- opment projects (other than farm)	Secured by other prop- erties							
Maine.....	31,439	41	3,340	101	1,117	2,778	29,631	10,512	20,697	897	252	100,805	1,171	99,634	
New Hampshire.....	3,265		264		59	1,389	22,034	4,960	3,315	592		35,978	14	35,964	
Vermont.....	7,523		5,084		1,111	7,223	35,231	9,038	7,889	1,638		74,737	688	74,049	
Massachusetts.....	194,476		1,598	6,351	16,467	1,084	84,989	37,667	121,178	4,198	495	453,503	5,821	452,682	
Rhode Island.....	48,263		805	1,281	4,316	2,193	98,412	31,902	24,471	4,244		180,781	1,803	178,978	
Connecticut.....	92,447	4	2,637				95,215	18,065	84,721	2,520	465	303,864	4,167	299,697	
Total New England States.....	367,413	45	13,828	8,158	23,508	16,358	335,542	112,144	262,271	14,089	1,212	1,154,568	13,664	1,140,904	
New York.....	4,422,561	411	22,540	935,457	238,661	13,570	711,850	120,353	873,402	292,282	45,937	7,677,024	106,169	7,570,855	
New Jersey.....	165,514		1,552	2,657	9,627	1,906	313,117	50,304	184,462	9,425		738,564	11,322	727,242	
Pennsylvania.....	411,885	106	8,986	32,402	24,306	12,628	349,004	80,817	405,774	26,537		1,352,155	22,016	1,330,139	
Delaware.....	54,265		2,074	2,275	2,217	5,566	39,391	15,579	37,037	1,180		159,731	2,904	156,827	
Maryland.....	66,935	308	6,267	1,594	11,743	9,969	79,405	24,011	86,662	7,734	6	233,813	2,904	230,909	
District of Columbia.....	40,255				624	54	47,269	14,520	50,624	10,254		165,197	891	164,306	
Total Eastern States.....	5,161,415	980	41,129	975,160	287,181	43,693	1,540,036	305,584	1,637,951	347,412	45,943	10,386,484	143,896	10,242,588	
Virginia.....	85,284	661	10,829	3,952	1,056	14,130	89,007	18,820	122,818	6,793	2	350,683	3,008	347,675	
West Virginia.....	24,065		3,952	91	5,383	7,214	50,172	14,402	39,550	2,786	100	147,715	1,696	146,019	
North Carolina.....	199,326	7	12,278	3,559	13,661	19,675	69,993	29,831	158,885	8,096	1,089	516,500	7,616	508,883	
South Carolina.....	12,395		5,338		1,445	4,366	16,607	2,978	19,965	3,456	2	66,616	759	65,856	
Georgia.....	103,179	616	16,042	1,978	5,919	17,027	74,431	16,745	83,851	8,702		328,553	3,225	325,328	
Florida.....	19,662	107	8,444		3,353	5,379	41,481	12,897	53,034	6,537		175,549	1,431	174,118	
Alabama.....	44,162	144	13,601	90	1,430	9,762	21,397	5,430	29,741	1,499		102,746	1,129	101,617	
Mississippi.....	65,141	102	18,659	668	5,083	12,778	18,767	9,118	35,834	2,924		199,179	2,171	197,008	
Louisiana.....	42,457	73	7,890	296	7,778	9,059	31,700	14,526	47,956	4,028		159,363	2,266	157,097	
Texas.....	140,176	17,082	78,406	691	7,324	8,100	39,536	16,556	140,960	5,318	60	332,342	2,731	329,611	
Arkansas.....	22,119	362	14,512		1,119	16,229	5,508	2,508	22,339	1,832		90,299	3,960	86,339	
Kentucky.....	108,087	379	28,636	942	9,610	37,873	55,602	20,281	83,134	15,706	170	360,342	2,731	357,611	
Tennessee.....	42,063	157	21,448	196	1,808	23,399	50,434	13,639	74,677	4,251	350	232,452	2,087	230,365	
Total Southern States.....	907,106	19,554	240,035	9,499	58,029	175,673	576,058	180,825	912,784	72,598	2,069	3,154,230	32,996	3,121,234	

Ohio.....	324,285	1,773	35,321	32,086	84,971	44,716	391,462	75,415	293,347	300	29,001	1,313,477	17,894	1,295,583
Indiana.....	68,119	1,549	49,574	23,551	3,599	33,175	130,754	23,904	96,775	44	2,507	4,119,551	4,782	407,769
Illinois.....	328,460	2,740	75,469	23,985	17,378	17,626	146,209	30,619	160,600	110	27,082	830,275	8,154	821,764
Michigan.....	140,130	373	47,282	23,421	12,443	33,244	352,737	-57,186	226,550	23	10,906	881,272	5,152	873,120
Wisconsin.....	117,045	12	56,152	760	6,177	47,617	180,182	50,506	87,332	56	8,329	554,187	7,526	561,613
Minnesota.....	29,046	6,598	83,114	10	1,587	26,309	80,739	16,446	53,215	5	3,447	300,587	1,526	299,061
Iowa.....	85,620	25,220	194,713	677	4,546	49,784	110,155	24,737	85,682	229	4,529	583,702	4,094	587,696
Missouri.....	365,056	7,889	82,223	2,906	13,447	34,587	245,560	65,108	221,309	767	15,747	1,054,061	8,618	1,045,443
Total Middle Western States.....	1,457,795	46,154	624,048	61,996	144,148	287,058	1,637,798	343,921	1,224,810	111	103,548	5,932,043	61,106	5,870,937
North Dakota.....	2,177	22,868	19,073	820	6,027	32,360	111,778	25,898	160,096	111	6,498	875,791	8,146	867,645
South Dakota.....	1,971	15,853	33,703	19	645	4,254	26,751	7,283	16,206	589	359	97,727	790	96,937
Nebraska.....	1,071	15,853	33,703	19	645	4,254	26,751	7,283	16,206	589	359	97,727	790	96,937
Kansas.....	38,068	17,597	99,081	93	2,332	2,332	13,574	2,000	6,944	60	1,472	67,994	1,449	67,545
Montana.....	11,968	15,512	17,846	381	1,402	12,721	35,440	6,658	40,690	25	2,154	264,155	1,142	263,013
Wyoming.....	4,804	15,512	17,846	381	1,402	12,721	35,440	6,658	40,690	25	2,154	264,155	1,142	263,013
Colorado.....	31,523	3,293	26,155	334	1,484	1,451	15,965	3,651	12,478	26	778	78,616	1,542	77,074
New Mexico.....	7,282	3,293	26,155	334	1,484	1,451	15,965	3,651	12,478	26	778	78,616	1,542	77,074
Oklahoma.....	14,673	4,900	31,690	2	314	3,806	6,964	4,403	34,328	248	248	119,226	1,010	118,216
Total Western States.....	128,479	98,317	305,007	820	6,027	32,360	111,778	25,898	160,096	111	6,498	875,791	8,146	867,645
Washington.....	24,461	10,511	7,027	19	645	4,254	26,751	7,283	16,206	589	359	97,727	790	96,937
Oregon.....	10,430	1,697	4,070	19	519	2,332	13,574	2,000	6,944	60	1,472	67,994	1,449	67,545
California.....	370,629	430	27,701	9,778	12,392	23,740	606,182	106,815	124,304	127	30,517	1,367,718	23,904	1,343,814
Idaho.....	11,728	5,671	11,005	35	224	1,152	7,296	1,830	4,470	12	704	49,194	386	48,808
Utah.....	28,806	674	15,692	328	244	5,963	34,734	12,958	16,736	12	982	117,179	1,119	116,060
Nevada.....	2,055	1,400	1,400	3	117	136	4,541	1,617	3,026	3	205	13,162	73	13,089
Arizona.....	8,920	3,941	3,941	3	117	615	12,203	1,443	6,789	61	61	34,092	244	33,848
Total Pacific States.....	457,029	18,983	70,836	10,163	14,320	37,192	701,474	136,066	250,997	142	33,796	1,730,998	26,960	1,704,038
Total United States (exclusive of possessions).....	8,479,237	185,033	1,294,883	1,065,796	533,213	592,334	4,902,086	1,104,438	4,448,909	50,244	577,941	23,234,114	286,368	22,947,746
Alaska.....	6,312	796	9	53	3	53	3,427	1,563	155	2	38	11,524	17	11,507
Guam.....	1,013	23,071	11,413	5	1	1	29	20	369	93	1	897	1	897
Territory of Hawaii.....	61,212	14,188	63	1,100	2,766	38,988	7,244	5,485	375	432	87,013	10	87,003	87,003
Puerto Rico.....	129,538	25	130,322	464	25	19,836	19,836	19,836	19,836	10,532	10,532	130,322	464	129,538
Virgin Islands of the United States.....	23	23	23	23	23	23	23	23	23	23	23	23	23	23
Total possessions.....	92,374	14,197	14,197	68	12,516	3,195	60,311	11,585	25,963	11,005	11,005	231,214	491	230,723
Total United States and possessions.....	8,571,611	185,033	1,309,080	1,065,864	545,729	595,529	4,962,397	1,116,023	4,474,872	50,244	588,946	23,465,328	286,859	23,178,469

TABLE No. 36.—*Assets and liabilities of active State commercial banks, Dec. 30, 1950—Continued*

[In thousands of dollars]

Location	Capital			Demand deposits					Time deposits						
	Capital notes and debentures	Preferred stock	Common stock	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified cashiers' checks, etc. ¹	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Maine.....		212	7,390	97,456	3,686	12,238	2,261		3,646	111,638	367		1,118		
New Hampshire.....			1,611	12,198	308	2,297	780		335	68,935			85		
Vermont.....			3,836	28,625	1,085	3,916	438		797	87,988	29		845		
Massachusetts.....	1,862		37,098	862,575	25,022	73,117	38,323	1,152	32,704	272,283	605	65	3,714	22	
Rhode Island.....	969		12,850	194,068	7,240	27,945	2,824	1,458	7,944	272,787	230		123	829	
Connecticut.....	50		24,586	541,344	21,596	39,359	21,784	12	17,332	237,680		30	349		
Total New England States.....		3,113	87,371	1,736,266	58,937	158,872	66,410	2,622	62,758	1,051,311	1,221	95	6,224	851	
New York.....	34,567	8,711	498,066	12,813,017	363,878	448,373	2,087,431	630,149	672,555	2,278,511	8,664		55,046	115,615	136,168
New Jersey.....		12,992	40,300	1,132,947	38,062	113,207	25,797	528	35,922	967,799	376		22,279	188	
Pennsylvania.....		1,436	107,873	2,356,876	70,564	102,074	116,052	213	40,478	1,088,030	283	85	59,021	170	
Delaware.....			10,519	364,671	19,458	20,295	3,799		8,447	59,173	355		18,427		
Maryland.....	192	670	18,623	558,482	14,278	56,231	38,886	1,224	8,130	250,179	1,134	17	1,520	5	
District of Columbia.....			9,800	302,729	6,482	34	9,076	329	5,354	107,714	5,000	205	1,553		11,000
Total Eastern States.....	34,759	23,809	677,181	17,528,722	510,722	740,214	2,281,041	632,443	771,886	4,721,406	15,812	307	156,846	115,978	147,168
Virginia.....		1,227	22,777	438,107	10,233	46,458	56,505		8,920	267,622	1,186	229	20,264	288	
West Virginia.....	240		13,425	230,575	18,379	36,739	12,042		10,892	125,928	372	250	356	243	
North Carolina.....		375	20,830	752,464	22,689	81,933	215,083	58	14,002	262,876	2,337	159	37,153	695	
South Carolina.....	88	100	7,678	172,159	2,622	22,113	4,811		1,888	33,558	2	7	466	1,245	
Georgia.....	66		21,410	473,786	12,540	61,663	42,800	143	4,957	159,900	678	468	967	581	
Florida.....		44	14,620	392,413	7,828	76,929	9,349		4,957	159,900	678	468	967	581	
Alabama.....	100		7,667	197,879	3,659	31,243	1,905		3,374	63,013	131	22	180	115	
Mississippi.....	10		10,440	378,305	5,297	77,706	42,706		1,377	63,013	131	22	180	115	
Louisiana.....	10	298	12,060	326,640	5,612	103,966	35,675		3,484	86,639	503		3,345	995	
Texas.....	197		33,914	1,036,777	11,601	121,674	39,400	255	17,449	110,512	1,250	409	3,345	995	
Arkansas.....		17	9,560	296,627	3,283	36,035	15,359		2,176	40,422	252	36	7,888	810	
Kentucky.....	505		23,852	634,281	13,007	68,189	116,282	36	7,878	117,143	2,713	5	546	56	
Tennessee.....	205		15,946	324,501	6,753	53,480	8,580		2,429	155,020	7,711	64	5,752	129	
Total Southern States.....	711	4,085	214,177	5,670,024	124,177	819,148	600,287	820	83,474	1,660,869	9,666	1,978	82,356	5,454	

TABLE No. 37.—Assets and liabilities of active mutual savings banks, Dec. 30, 1950

ASSETS

[In thousands of dollars]

Location	Num- ber of banks	Loans and dis- counts, including over- drafts	U. S. Govern- ment ob- ligations, direct and guaranteed	Obliga- tions of States and political subdi- visions	Other bonds, notes, and deben- tures	Corporate stocks, including stocks of Federal Reserve banks	Currency and coin	Balances with other banks, in- cluding reserve balances and cash items in process of collection	Bank premises furniture and fixtures	Real estate owned other than bank premises	Invest- ments and other assets in- directly repre- senting bank premises or other real estate	Custom- ers li- ability on acceptances out- standing	Other assets	Total assets
Maine.....	32	57,861	157,907	667	37,687	6,944	2,133	9,023	1,057	291	4	---	121	273,895
New Hampshire.....	34	127,155	140,147	1,173	17,907	20,905	1,163	7,783	1,479	339	---	---	240	318,353
Vermont.....	20	68,617	20,070	306	1,784	84,928	610	2,731	766	20	276	---	104	96,722
Massachusetts.....	189	1,368,094	1,930,094	3,370	283,515	84,928	15,367	72,297	15,508	318	281	---	5,211	3,748,905
Rhode Island.....	8	108,098	120,969	75	36,515	42,699	2,411	7,210	1,641	1	---	---	13,703	258,746
Connecticut.....	72	437,778	808,889	1,342	150,793	47,101	8,960	42,479	5,654	1,569	---	---	---	1,518,328
Total New England States.....	342	2,135,403	3,187,626	5,925	529,910	173,317	30,844	141,523	26,105	2,538	561	---	19,597	6,254,349
New York.....	130	5,228,791	6,189,434	50,179	837,683	6,651	62,020	447,268	67,077	2,858	5,698	---	81,826	12,979,485
New Jersey.....	23	205,878	7,842	115,319	115,319	3,312	4,606	26,460	4,212	74	---	---	2,216	673,770
Pennsylvania.....	7	163,859	548,688	8,002	416,400	30	5,390	21,558	9,373	12	17	---	3,326	1,178,594
Delaware.....	2	17,786	19,448	749	60,256	421	5,134	3,781	518	150	---	---	3	103,546
Maryland.....	9	69,976	303,963	240	53,595	---	1,546	14,223	1,413	65	---	---	9,142	454,163
Total Eastern States.....	171	5,686,290	7,368,365	67,012	1,483,253	7,414	73,696	513,290	82,593	3,159	5,734	---	98,512	15,389,318
Ohio.....	3	122,629	107,617	1,140	10,627	121	4,219	15,157	204	---	---	---	879	262,593
Indiana.....	4	17,225	24,806	102	1,586	16	3,307	3,449	168	---	---	---	9	47,698
Wisconsin.....	4	3,936	7,737	865	118	34	230	1,524	62	---	---	---	20	14,526
Minnesota.....	1	77,111	60,419	10,679	29,150	---	382	3,532	300	---	219	---	36	181,828
Total Middle Western States.....	12	220,901	200,579	12,786	41,481	171	5,138	23,662	734	---	219	---	944	506,615
Washington.....	3	82,394	106,510	1,504	17,772	---	817	6,882	674	---	---	---	408	216,961
Oregon.....	1	11,762	4,714	17	---	---	59	1,002	25	---	22	---	51	17,652
Total Pacific States.....	4	94,156	111,224	1,521	17,772	---	876	7,884	699	---	22	---	459	234,613
Total United States.....	529	8,136,750	10,867,794	88,244	2,072,416	180,902	110,554	686,359	110,131	5,697	6,536	---	119,512	22,384,895

TABLE No. 37.—Assets and liabilities of active mutual savings banks, Dec. 30, 1950—Continued

LIABILITIES

[In thousands of dollars]

Location	Demand deposits	Time deposits	Total deposits	Bills payable, discounts, and other liabilities for borrowed money	Acceptances executed by or for account of reporting banks and outstanding	Other liabilities	Capital notes and debentures	Surplus ¹	Undivided profits	Reserves and retirement account for capital notes and debentures
Maine.....	70	237,775	237,845			722		20,518	14,015	595
New Hampshire.....		277,841	277,841			849		21,340	13,632	4,691
Vermont.....	453	85,408	85,861			713	5,143	2,308	2,308	2,118
Massachusetts.....	692	3,311,339	3,312,031	20		15,506		214,871	206,014	13
Rhode Island.....	73	267,342	267,415			4,434		24,370	2,034	493
Connecticut.....	316	1,336,045	1,336,361			12,233		103,745	65,107	882
Total New England States.....	1,604	5,515,800	5,517,404	20		34,457	5,143	385,423	303,110	8,792
New York.....	3,983	11,690,838	11,694,821			53,341		920,989	301,760	38,574
New Jersey.....	8,312	590,918	599,230			4,397	300	62,149	62,929	6,765
Pennsylvania.....	392	1,076,477	1,076,869			2,944		82,769	5,119	11,013
Delaware.....	3	87,819	87,822			166		2,480	151	12,627
Maryland.....	1,659	400,573	402,232			3,841		19,580	28,420	90
Total Eastern States.....	14,349	13,816,625	13,830,974			64,689	300	1,087,907	336,379	69,069
Ohio.....	1,930	241,001	242,931			4,226		13,835	291	1,310
Indiana.....	3,684	39,620	43,304			39		3,350	243	732
Wisconsin.....	5	13,207	13,212			112		1,060	139	3
Minnesota.....		167,192	167,192			910		13,000	726	
Total Middle Western States.....	5,619	461,020	466,639			5,287		31,245	1,399	2,045
Washington.....	38	199,593	199,631			1,635		11,733	2,694	1,268
Oregon.....		16,698	16,698			241		447	276	
Total Pacific States.....	38	216,281	216,319			1,876		12,180	2,970	1,268
Total United States.....	21,610	20,009,726	20,031,336	20		106,309	5,443	1,516,755	643,858	81,174

¹ Includes guaranty fund.

TABLE No. 37.—*Assets and liabilities of active mutual savings banks, Dec. 30, 1950—Continued*
 [In thousands of dollars]

Location	Loans and discounts												
	Commer- cial and industrial loans (in- cluding open- market paper)	Loans to farmers directly guaran- teed by the Com- modity Corpora- tion	Other loans to brokers and dealers in securities	Loans to the pur- chase of land or carrying bonds, and other securities	Real-estate loans			Other loans to individu- als (con- sumer loans)	Loans to banks	All other loans (in- cluding over- drafts)	Total gross loans	Less valuation reserves	Net loans
					Secured by farm land (un- improve- ments)	Secured by resi- dential properties (other than farm)	Secured by other properties						
Maine.....	651	—	28	36	162	54,977	905	1,121	—	166	58,046	185	57,861
New Hampshire.....	2,301	—	144	—	—	119,963	—	4,315	—	432	127,155	—	127,155
Vermont.....	689	—	1,037	399	5,251	55,103	4,353	2,017	—	—	68,829	322	68,507
Massachusetts.....	97	—	—	1,190	5,464	1,123,399	195,673	25,314	—	247	1,351,384	15,290	1,336,094
Rhode Island.....	89	—	—	186	6,171	97,395	5,105	6,901	—	52	109,713	1,705	108,008
Connecticut.....	—	—	—	186	2,899	403,679	32,304	5,175	—	117	444,360	6,582	437,778
Total New England States.....	3,807	—	1,209	1,811	13,947	1,854,516	238,340	44,843	—	1,014	2,159,487	24,084	2,135,403
New York.....	—	—	17	—	7,330	4,572,153	835,413	18,521	—	465	5,433,899	205,108	5,228,791
New Jersey.....	—	—	—	—	39	181,809	29,754	555	—	72	212,529	6,651	205,878
Pennsylvania.....	—	—	—	—	573	151,835	17,489	549	—	1,250	171,686	7,837	163,859
Delaware.....	—	—	—	—	360	17,233	170	—	—	23	17,786	—	17,786
Maryland.....	1,613	—	—	61	1,919	46,481	10,826	6,521	—	736	70,157	181	69,976
Total Eastern States.....	1,613	—	17	61	10,221	4,971,511	893,652	26,446	—	2,546	5,906,067	219,777	5,686,290
Ohio.....	—	—	—	15	3,721	81,272	468	15,139	—	2,730	127,900	5,271	122,629
Indiana.....	24,555	—	106	64	2,114	13,270	1,444	398	—	—	17,396	17	17,379
Wisconsin.....	—	—	—	—	50	3,595	288	14	—	1	3,948	12	3,936
Minnesota.....	—	—	—	—	13,586	57,871	8,088	30	—	—	79,575	2,464	77,111
Total Middle Western States.....	24,555	—	106	79	19,471	156,008	10,288	15,581	—	2,731	228,819	7,918	220,901
Washington.....	—	—	—	—	214	61,299	20,276	622	—	—	82,411	17	82,394
Oregon.....	—	—	—	—	—	10,428	1,306	28	—	—	11,762	—	11,762
Total Pacific States.....	—	—	—	—	214	71,727	21,582	650	—	—	94,173	17	94,156
Total United States.....	29,975	—	1,332	1,951	43,853	7,053,762	1,163,962	87,520	—	6,291	8,388,546	251,796	8,136,750

TABLE No. 37.—*Assets and liabilities of active mutual savings banks, Dec. 30, 1950—Continued*
[In thousands of dollars]

Location	Demand deposits					Time deposits						
	Individ- uals, part- nerships, and cor- porations	U. S. Govern- ment	States and political subdivi- sions	Banks in United States	Banks in foreign countries	Certified cashiers, etc 1	Individ- uals, part- nerships, and cor- porations	U. S. Govern- ment	Postal savings	States and political subdivi- sions	Banks in United States	Banks in foreign countries
Maine.....		4				66	236,994	6		775		
New Hampshire.....							277,841					
Vermont.....	370	20	54			9	84,892	3		492	21	
Massachusetts.....		364				328	3,311,389					
Rhode Island.....		7	1			65	267,204			138		
Connecticut.....	10	298				8	1,335,954			71	20	
Total New England States.....	380	693	55			476	5,514,274	9		1,476	41	
New York.....	109	1,564	11			2,299	11,660,583	200		5	50	
New Jersey.....	7,395	25	563			329	386,664			4,100	154	
Pennsylvania.....		170				222	1,076,458			19		
Delaware.....		3					87,710			109		
Maryland.....	1,011					648	400,561	12				
Total Eastern States.....	8,515	1,762	574			3,498	13,811,976	212		4,233	204	
Ohio.....		13				691	240,041					
Indiana.....	1,226	77	624	29		102	39,610			880	80	
Wisconsin.....	2,852	5					13,201	3		3	10	
Minnesota.....							167,192					
Total Middle Western States.....	4,078	95	624	29		793	460,044	3		883	90	
Washington.....		36	2				199,582				11	
Oregon.....							16,573	1		5	109	
Total Pacific States.....		36	2				216,155	1		5	120	
Total United States.....	12,973	2,586	1,255	29		4,767	20,002,449	225		6,597	455	

1 Includes dividend checks, letters of credit and travelers' checks sold for cash, and amounts due to reserve agents (transit account).

TABLE No. 38.—Assets and liabilities of active private banks, Dec. 30, 1950

ASSETS

[In thousands of dollars]

Location	Num- ber of banks	Loans and discounts, including overdrafts	U. S. Govern- ment ob- ligations, direct and guaranteed	Obliga- tions of States and political subdivi- sions	Other bonds, notes, and deben- tures	Cor- porate stocks	Cur- rency and coin	Balances with other banks, in- cluding reserve balances and cash items in process of collection	Bank premi- ses own- ed, fur- niture and fix- tures	Real estate owned, other than bank premi- ses	Invest- ments and other assets indirectly represent- ing bank premises or other real estate	Custom- ers' lia- bility on accept- ances out- standing	Other assets	Total assets
Connecticut.....	2	722	541	-----	-----	21	132	279	130	55	-----	-----	2	1,862
New York.....	4	80,549	58,215	44,242	291	6,719	355	65,638	132	27	-----	-----	2,225	276,249
Pennsylvania.....	9	4,842	10,917	1,116	423	421	757	3,452	235	66	-----	-----	7	22,236
Total Eastern States.....	13	85,391	70,132	45,358	714	7,140	1,112	69,090	367	93	-----	-----	2,232	298,485
Georgia.....	35	2,570	443	9	2	-----	396	2,495	98	40	-----	-----	116	6,170
Texas.....	12	13,440	17,663	3,723	636	87	1,303	15,237	199	275	-----	-----	26	52,589
Total Southern States.....	47	16,010	18,106	3,732	638	87	1,699	17,733	297	315	-----	-----	142	58,759
Ohio.....	5	2,137	1,618	701	49	-----	98	1,103	14	-----	-----	-----	-----	5,720
Indiana.....	7	3,761	4,613	1,004	4	-----	494	3,594	34	-----	-----	-----	-----	13,504
Michigan.....	10	6,580	1,747	487	255	4	247	1,263	74	4	-----	-----	19	10,890
Iowa.....	6	3,541	3,833	469	5	-----	136	1,981	42	-----	-----	-----	-----	10,107
Total Middle Western States.....	28	16,019	11,811	2,661	313	4	975	7,941	164	4	-----	-----	19	39,911
Total United States (exclu- sive of possessions).....	90	118,142	100,590	51,751	1,665	7,252	3,918	95,043	958	467	-----	-----	2,385	399,037
Alaska.....	1	305	147	-----	166	-----	42	415	8	1	-----	-----	2	1,086
Total United States and possessions.....	91	118,447	100,737	51,751	1,831	7,252	3,960	95,458	966	468	-----	-----	2,397	400,123

TABLE No. 38.—Assets and liabilities of active private banks, Dec. 30, 1950—Continued

LIABILITIES

[In thousands of dollars]

Location	Demand deposits	Time deposits	Total deposits	Bills payable, rediscounts, and other liabilities for borrowed money	Acceptances executed by or for account of reporting banks and outstanding	Other liabilities	Capital stock	Surplus	Undivided profits	Reserves
Connecticut.....	1,281	410	1,691				25	166		
New York.....	220,676	2,869	223,545							
Pennsylvania.....	8,296	11,928	20,224	4,690	20,082	7,900	2,950	12,995	284	3,803
						23		1,916		73
Total Eastern States.....	228,972	14,797	243,769	4,690	20,082	7,923	2,950	14,911	284	3,876
Georgia.....	4,339	663	5,002			16	232	674	141	105
Texas.....	45,902	2,698	48,600			18	1,228	2,298	204	241
Total Southern States.....	50,241	3,361	53,602			34	1,460	2,972	345	346
Ohio.....	3,089	1,991	5,080			12	155	190	283	
Indiana.....	10,608	2,043	12,651			18	206	475	146	8
Michigan.....	3,627	10,046	13,673			3	161	199	243	28
Iowa.....	8,092	1,507	9,599				165	121	121	1
Total Middle Western States.....	26,208	11,168	37,376			33	687	985	703	37
Total United States (exclusive of possessions).....	306,702	29,736	336,438	4,690	20,082	7,990	5,122	19,034	1,422	4,259
Alaska.....	947	43	990			1	25	25	45	
Total United States and possessions.....	307,649	29,779	337,428	4,690	20,082	7,991	5,147	19,059	1,467	4,259

TABLE No. 38.—*Assets and liabilities of active private banks, Dec. 30, 1950—Continued*
 [In thousands of dollars]

Location	Loans and discounts										Total gross loans	Less valuation reserves	Net loans
	Commer- cial and industrial loans (in- cluding open-mar- ket paper)	Loans to farmers directly guaranteed by the Com- modity CreditCor- poration	Other loans to farmers	Loans to brokers and dealers in securities	Otherloans for the purpose of purchasing or carrying stocks, bonds, and other securities	Real-estate loans			Other loans to individ- uals (consumer loans)	Loans to banks	All other loans (in- cluding over- drafts)		
						Securedby farm land and improve- ments)	Securedby residential properties (otherthan farm)	Secured by other properties					
Connecticut.....	163		6			3	221	39	288		2	722	722
New York.....	55,866		3	10,335	8,296		37	12	323	134	5,799	80,805	80,549
Pennsylvania.....	1,211		48			97	1,743	436	1,259		48	4,842	4,842
■ Total Eastern States.....	57,077		51	10,335	8,296	97	1,780	448	1,582	134	5,847	85,647	85,391
Georgia.....	405		322			241	735	154	671		42	2,570	2,570
Texas.....	3,548	134	2,500			329	1,269	498	4,832		330	13,440	13,440
■ Total Southern States.....	3,953	134	2,822			570	2,004	652	5,503		372	16,010	16,010
Ohio.....	416		167			112	546	90	778		28	2,137	2,137
Indiana.....	1,239		456			184	1,366	115	408		8	3,776	3,761
Michigan.....	1,059		1,280		50	624	1,457	380	1,653		47	6,590	6,590
Iowa.....	149	222	619			269	231	36	1,476		509	3,541	3,541
Total Middle Western States.....	2,863	222	2,522		50	1,219	3,630	621	4,315		592	16,034	16,019
Total United States (exclu- sive of possessions).....	64,056	356	5,401	10,335	8,346	1,889	7,635	1,760	11,688	134	6,813	118,413	118,142
Alaska.....	207					1	66	29			2	305	305
Total United States and pos- sessions.....	64,263	356	5,401	10,335	8,346	1,890	7,701	1,789	11,688	134	6,815	118,718	118,447

TABLE No. 38.—*Assets and liabilities of active private banks, Dec. 30, 1950—Continued*
[In thousands of dollars]

Location	Demand deposits					Time deposits						
	Individuals, partnerships, and corporations	U. S. Government	States and political sub-divisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. 1	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political sub-divisions	Banks in United States	Banks in foreign countries
Connecticut.....	1,278					3	410					
New York.....	163,237	4	397	14,898	32,553	9,587	2,724			100	45	
Pennsylvania.....	7,667	1	513			115	11,626			302		
Total Eastern States.....	170,904	5	910	14,898	32,553	9,702	14,350			402	45	
Georgia.....	4,073	21	184	34		27	663					
Texas.....	41,714	249	2,925	579		435	2,519			179		
Total Southern States.....	51,787	270	3,109	613		462	3,182			179		
Ohio.....	2,855		220			14	1,980					
Indiana.....	9,736	2	788			82	2,043			11		
Michigan.....	4,091	2	312			14	3,627					
Iowa.....	7,509		583				1,507					
Total Middle Western States.....	24,191	4	1,903			110	11,157			11		
Total United States (exclusive of possessions)	242,160	279	5,922	15,511	32,553	10,277	29,099			592	45	
Alaska.....	779		155	7		6	43					
Total United States and possessions.....	242,939	279	6,077	15,518	32,553	10,283	29,142			592	45	

¹ Includes dividend checks, letters of credit and travelers' checks sold for cash, and amounts due to reserve agents (transit account).

TABLE NO. 39.—*Per capita demand and time deposits of individuals, partnerships, and corporations in all active banks, Dec. 30, 1950*

Location	Population (approximate)	Deposits of individuals, partnerships, and corporations (in thousands)			Per capita		
		Total	Demand	Time	Total	Demand	Time
Maine.....	928,000	\$639,858	\$212,498	\$427,360	\$689.50	\$228.98	\$460.52
New Hampshire.....	542,000	519,031	131,182	387,849	957.62	242.03	715.59
Vermont.....	384,000	322,462	86,628	235,834	839.74	225.59	614.15
Massachusetts.....	4,766,000	6,872,222	2,840,444	4,031,778	1,441.93	595.98	845.95
Rhode Island.....	805,000	963,177	400,789	562,388	1,196.49	497.87	698.62
Connecticut.....	2,040,000	2,848,256	1,104,150	1,744,106	1,396.20	541.25	854.95
Total New England States.....	9,465,000	12,165,006	4,775,691	7,389,315	1,285.26	504.56	780.70
New York.....	15,042,000	36,714,437	21,137,614	15,576,823	2,440.79	1,405.24	1,035.55
New Jersey.....	4,914,000	4,888,030	2,334,544	2,553,486	996.75	475.08	521.67
Pennsylvania.....	10,648,000	10,462,231	6,400,096	4,062,135	982.55	601.06	381.49
Delaware.....	323,000	547,341	387,707	159,634	1,694.55	1,200.33	494.22
Maryland.....	2,381,000	1,797,100	984,265	812,835	754.77	413.38	341.39
District of Columbia.....	815,000	1,033,750	825,844	207,906	1,268.40	1,013.30	255.10
Total Eastern States.....	34,123,000	55,452,889	32,070,070	23,382,819	1,625.09	930.84	685.25
Virginia.....	3,372,000	1,606,363	1,025,359	581,004	476.38	304.08	172.30
West Virginia.....	2,038,000	766,008	513,460	252,548	375.80	251.94	123.82
North Carolina.....	4,128,000	1,437,787	1,091,744	346,043	348.30	254.47	83.83
South Carolina.....	2,151,000	564,566	479,520	85,046	262.47	222.03	39.54
Georgia.....	3,500,000	1,389,437	1,078,436	311,001	396.98	308.12	88.86
Florida.....	2,816,000	1,573,872	1,220,513	353,359	558.90	433.42	125.48
Alabama.....	3,111,000	1,036,653	783,223	253,430	333.22	251.76	81.46
Mississippi.....	2,214,000	634,540	502,696	131,844	286.60	227.05	59.55
Louisiana.....	2,727,000	1,287,670	1,012,910	274,760	472.19	371.44	100.75
Texas.....	7,886,000	5,526,802	4,971,719	555,083	705.31	634.47	70.84
Arkansas.....	1,940,000	689,147	591,222	97,925	355.23	304.75	50.48
Kentucky.....	2,992,000	1,308,946	1,086,333	222,613	437.48	363.08	74.40
Tennessee.....	3,345,000	1,533,664	1,094,477	439,187	458.49	327.20	131.29
Total Southern States.....	42,170,000	19,355,455	15,451,612	3,903,843	458.99	366.41	92.58
Ohio.....	8,075,000	6,943,041	4,234,143	2,709,798	859.93	524.35	335.58
Indiana.....	3,998,000	2,750,959	1,690,484	1,060,475	690.35	459.35	230.98
Illinois.....	8,853,000	10,639,552	7,610,986	3,028,566	1,201.80	859.71	342.09
Michigan.....	6,475,000	5,092,820	2,903,472	2,189,348	786.54	448.41	338.13
Wisconsin.....	3,490,000	2,736,865	1,504,616	1,232,249	784.20	431.12	353.08
Minnesota.....	3,031,000	2,489,552	1,480,999	1,008,553	821.36	488.62	332.74
Iowa.....	2,663,000	1,929,555	1,406,634	522,921	724.58	528.21	196.37
Missouri.....	4,019,000	3,394,151	2,697,913	696,238	844.53	671.29	173.24
Total Middle Western States.....	40,604,000	35,986,395	23,675,247	12,311,148	886.28	583.08	303.20
North Dakota.....	630,000	442,379	331,110	111,269	702.10	525.57	176.62
South Dakota.....	663,000	436,192	349,856	86,336	657.91	527.69	130.22
Nebraska.....	1,347,000	1,098,355	958,963	139,392	815.41	711.93	103.48
Kansas.....	1,936,000	1,272,804	1,106,179	166,625	657.44	571.37	86.07
Montana.....	601,000	483,224	386,155	97,069	804.03	642.52	161.51
Wyoming.....	295,000	218,905	173,721	45,274	742.36	588.89	153.47
Colorado.....	1,347,000	1,024,386	801,564	222,822	760.49	595.07	165.42
New Mexico.....	692,000	281,110	237,491	43,619	406.23	343.20	63.03
Oklahoma.....	2,268,000	1,300,294	1,180,326	119,968	573.07	520.20	52.87
Total Western States.....	9,780,000	6,587,739	5,525,365	1,032,374	670.53	564.97	105.56

TABLE NO. 39.—*Per capita demand and time deposits of individuals, partnerships, and corporations in all active banks, Dec. 30, 1949—Continued*

Location	Population (approximate)	Deposits of individuals, partnerships, and corporations (in thousands)			Per capita		
		Total	Demand	Time	Total	Demand	Time
Washington.....	2,417,000	1,933,099	1,210,965	722,134	799.79	501.02	298.77
Oregon.....	1,646,000	1,232,950	840,743	392,207	797.51	543.82	253.69
California.....	10,757,000	11,850,156	6,491,156	5,359,000	1,101.62	603.43	498.19
Idaho.....	598,000	368,678	265,586	103,092	616.52	444.12	172.40
Utah.....	700,000	472,989	294,728	178,261	675.70	421.04	254.66
Nevada.....	163,000	152,176	93,188	58,988	933.60	571.71	361.89
Arizona.....	762,000	403,722	304,540	99,182	529.82	399.66	130.16
Total Pacific States.....	16,943,000	16,413,770	9,500,906	6,912,864	968.76	560.76	408.00
Total United States (exclusive of possessions).....	153,085,000	145,031,254	90,998,891	54,032,363	953.27	594.43	358.84
Alaska.....	111,000	64,161	45,755	18,406	578.03	412.21	105.82
Canal Zone (Panama).....	45,000	13,056	10,681	2,375	290.13	237.35	52.78
Guam.....	45,000	12,278	4,739	7,539	272.84	105.31	167.53
The Territory of Hawaii.....	482,000	318,612	130,497	188,115	661.02	270.74	390.28
Puerto Rico.....	2,229,000	172,564	121,275	51,289	77.42	54.41	23.01
American Samoa.....	19,000	1,005	638	367	52.89	33.58	19.31
Virgin Islands of the United States.....	27,000	3,380	1,283	2,097	125.19	47.52	77.67
Total possessions.....	2,958,000	585,056	314,868	270,188	197.79	106.45	91.34
Total United States and possessions.....	156,043,000	146,516,310	91,313,759	55,202,551	938.95	585.18	353.77

TABLE No. 40.—Officials of State banking departments and number of each class of active banks in December 1950

Location	Names of officials	Titles	Total number of banks	State commercial ¹			Mutual savings			Private	
				Insured		Non-insured	Insured		Non-insured		
				Mem- bers Federal Reserve System	Non- members Federal Reserve System		Mem- bers Federal Reserve System	Non- members Federal Reserve System			
Maine.....	Homer E. Robinson.....	Bank Commissioner.....	63	5	16	10			6	26	
New Hampshire.....	Clyde M. Davis.....	do.....	58	1	6	17				34	
Vermont.....	Albert D. Pingree.....	Acting Commissioner of Banking and Insurance.....	38	1	29	1			7		
Massachusetts.....	Timothy J. Donovan.....	Commissioner of Banks.....	255	25	33	8				189	
Rhode Island.....	Alexander Chmielewski.....	Bank Commissioner.....	17	2	3	4			2	6	
Connecticut.....	Richard Rapport.....	do.....	137	15	30	18			3	69	2
Total New England States.....			568	49	117	58			18	324	2
New York.....	W. A. Lyon.....	Superintendent of Banks.....	383	171	75	3			130		4
New Jersey.....	Warren N. Gaffney.....	Commissioner of Banking and Insurance.....	142	71	44	4			23		
Pennsylvania.....	D. Emmert Brumbaugh.....	Secretary of Banking.....	351	108	219	8			7		9
Delaware.....	John C. Darby.....	State Bank Commissioner.....	27	4	20	1				2	
Maryland.....	Joseph P. Healy.....	Bank Commissioner.....	112	16	85	2			2	7	
District of Columbia.....			10	6	4						
Total Eastern States.....			1,025	376	447	18			162	9	13
Virginia.....	Milton R. Morgan.....	Commissioner of Banking.....	181	71	110						
West Virginia.....	John H. Hoffman.....	do.....	106	34	68	4					
North Carolina.....	Gurney P. Hood.....	Commissioner of Banks.....	179	8	170						
South Carolina.....	W. Royden Watkins.....	Chief Bank Examiner.....	123	7	99	17					
Georgia.....	A. P. Persons.....	Superintendent of Banks.....	330	15	265	15					35
Florida.....	C. M. Gay.....	Comptroller, State of Florida.....	137	12	121	4					
Alabama.....	D. E. Marley.....	Superintendent of Banks.....	155	23	132						
Mississippi.....	C. T. Johnson.....	State Comptroller.....	177	7	166	4					
Louisiana.....	J. S. Brock.....	State Bank Commissioner.....	129	11	117	1					
Texas.....	J. M. Falkner.....	Commissioner, Department of Banking.....	462	136	283	31					12
Arkansas.....	Edward J. McKinley, Jr.....	State Bank Commissioner.....	180	16	154	10					
Kentucky.....	H. H. Carter.....	Commissioner, Department of Banking.....	283	21	249	23					
Tennessee.....	H. B. Clarke.....	Superintendent of Banks.....	225	10	207	8					
Total Southern States.....			2,677	371	2,141	118					47

State	Number of Banks	Assets	Liabilities	Capital	Surplus	Total
Ohio.....	181	421	228	4	3	5
Indiana.....	365	365	238	1	2	6
Illinois.....	124	112	368	15	1	10
Michigan.....	361	361	183	9	1	1
Wisconsin.....	461	69	379	19	1	6
Minnesota.....	503	28	465	48	24	6
Iowa.....	64	445	396	24	2	27
Missouri.....	101	832	2,692	139	7	2
Total Middle Western States.....	3,702	832	2,692	139	7	2
North Dakota.....	109	109	102	5	5	1
South Dakota.....	134	27	107	51	51	1
Nebraska.....	294	17	226	51	51	1
Kansas.....	438	41	251	146	146	1
Montana.....	71	45	26	26	26	1
Wyoming.....	29	15	14	14	14	1
Norris E. Hartwell.....	76	16	51	9	9	1
Frank E. Goldy.....	16	16	16	9	9	1
New Mexico.....	25	25	151	11	11	1
Oklahoma.....	187	187	151	11	11	1
Total Western States.....	1,363	197	944	222	3	3
Washington.....	85	16	63	3	3	1
Oregon.....	51	10	38	2	2	1
California.....	109	27	71	11	11	1
Idaho.....	30	11	18	30	30	1
Utah.....	44	20	24	2	2	1
Nevada.....	3	1	2	1	1	1
Arizona.....	8	2	5	1	1	1
Total Pacific States.....	330	87	221	18	4	4
Alaska.....	15	1	13	1	1	1
The Territory of Hawaii.....	8	7	7	4	4	1
Puerto Rico.....	11	1	7	4	4	1
American Samoa.....	1	1	1	1	1	1
Virgin Islands of the United States.....	1	1	1	1	1	1
Total possessions.....	36	9	26	26	26	1
Total United States and possessions.....	9,701	1,912	6,571	599	3	335
Total.....	94,835	1,912	6,571	599	3	90

^a Includes stock savings banks.

* Includes 1 private bank.

TABLE No. 41.—*Assets and liabilities of all active banks, 1938 to 1950*

[Amounts in thousands of dollars. For prior figures, revised for certain years and made comparable to those in this table, references should be made as follows: Years 1834 to 1913, inclusive, Comptroller's Annual Report for 1931, figures 1914 to 1919, inclusive, report for 1936, and figures 1920 to 1937, inclusive, report for 1939.]

	Number of banks	Loans and discounts, including overdrafts	U. S. Government obligations, direct and guaranteed	Other bonds, stocks, and securities	Cash	Balances with other banks ¹	Other assets	Total assets	Capital ²	Surplus and net undivided profits ³	Total deposits	Bills payable and rediscounts, etc	Other liabilities
JUNE 30													
1938	15,341	21,311,161	16,774,262	9,571,216	1,044,251	16,426,417	3,150,400	68,277,707	3,204,751	4,977,218	59,379,550	42,476	673,712
1939	15,146	21,516,279	18,790,831	9,594,837	1,042,408	19,534,188	3,072,677	73,601,320	3,160,096	5,134,112	64,576,604	26,724	703,604
1940	15,017	22,537,670	19,170,363	9,364,406	1,148,589	24,535,268	2,897,183	80,213,629	3,091,793	5,233,334	71,133,453	26,969	708,075
1941	15,019	25,543,438	23,577,061	9,152,671	1,408,306	25,471,008	2,676,235	87,528,719	3,055,005	5,469,514	78,549,329	22,559	732,312
1942	14,815	25,178,305	30,363,023	8,653,089	1,446,780	24,236,259	2,822,535	92,259,991	2,998,686	5,523,532	83,029,575	20,736	687,462
1943	14,661	22,324,053	57,963,058	7,921,874	1,606,564	25,210,347	2,226,510	117,252,406	2,979,447	6,811,248	107,784,099	31,657	645,955
1944	14,598	25,504,338	76,129,877	7,586,714	1,623,191	26,705,352	2,010,193	139,559,665	3,036,893	6,318,608	129,367,247	87,116	749,801
1945	14,587	28,092,140	94,240,445	8,032,440	1,649,487	29,246,407	1,766,060	163,026,979	3,118,116	7,033,855	151,932,691	81,075	861,242
1946	14,626	31,683,492	96,497,087	9,224,930	1,729,034	31,732,067	1,825,654	172,702,264	3,250,986	7,925,817	160,349,405	93,966	1,082,060
1947	14,755	38,578,709	83,116,152	10,084,577	1,986,836	31,729,911	1,752,214	167,248,399	3,319,580	8,450,659	154,191,122	63,339	1,223,706
1948	14,759	45,379,380	77,160,671	11,251,553	2,264,740	32,899,617	2,023,527	170,981,488	3,398,415	9,917,480	157,176,754	68,081	1,420,158
1949	14,697	47,366,715	75,198,579	11,974,509	2,226,836	32,863,809	2,010,207	171,670,655	3,336,159	9,395,544	157,239,224	35,306	1,474,422
1950	14,689	52,310,789	77,609,267	13,705,999	1,970,576	32,283,621	2,156,638	180,036,910	3,629,971	10,023,585	164,534,941	46,135	1,782,568
DEC 31													
1938	15,265	21,535,406	18,002,042	9,664,255	(¹)	18,373,644	3,258,252	70,833,599	3,192,493	5,016,435	61,907,761	36,612	680,298
1939	15,096	22,374,700	19,447,464	9,348,161	1,196,539	22,197,935	3,010,458	77,575,257	3,125,524	5,169,647	68,566,043	25,551	688,492
1940	14,966	23,967,476	21,028,798	9,499,776	1,407,364	26,486,418	2,822,507	85,571,902	3,070,519	5,390,039	76,407,885	25,060	729,399
1941	14,885	26,838,365	25,553,969	9,035,537	1,545,018	25,942,377	2,538,588	91,453,694	3,430,361	5,460,776	82,233,260	22,593	702,704
1942	14,722	24,001,146	46,059,111	8,312,249	1,463,836	27,371,581	2,334,654	109,542,577	2,985,391	5,619,637	100,265,638	18,638	683,573
1943	14,621	23,674,539	66,259,384	7,466,862	1,612,252	26,969,933	2,106,068	128,121,978	3,011,600	6,034,091	118,336,126	51,650	688,511
1944	14,579	26,101,639	86,414,755	7,596,205	1,801,370	29,175,791	1,857,424	152,947,184	3,052,950	6,640,166	142,310,824	125,624	817,620
1945	14,598	30,466,867	101,904,073	8,611,660	2,025,088	33,589,693	1,733,694	178,351,075	3,187,368	7,243,243	166,530,083	227,150	989,221
1946	14,635	35,822,868	87,636,517	9,543,221	2,392,970	36,167,743	1,729,215	169,406,362	3,299,469	8,138,479	156,801,396	48,403	1,118,615
1947	14,755	43,231,136	81,636,938	10,760,396	2,392,970	37,460,369	1,835,487	176,024,102	3,423,600	8,584,708	162,728,682	74,614	1,223,408
1948	14,735	48,452,743	81,636,938	11,470,848	2,145,156	37,460,369	2,053,761	176,075,430	3,423,195	9,130,608	162,041,389	64,520	1,415,918
1949	14,705	49,628,162	78,753,673	12,682,551	2,185,256	34,490,538	2,102,933	180,043,113	3,548,731	9,616,869	165,244,044	27,195	1,606,284
1950	14,666	60,711,146	73,188,217	14,816,545	2,343,064	38,892,739	2,288,962	192,240,673	3,670,249	10,243,616	176,120,158	94,607	2,110,943

¹ Includes reserve balances and cash items in process of collection.

² Includes capital notes and debentures in banks other than national.

³ Includes reserve accounts.

⁴ Not called for separately. Included with "Balances with other banks."

Note.—Reciprocal interbank demand balances with banks in the United States are reported net beginning with the year 1942.

TABLE No. 42.—*Assets and liabilities of all active national banks, 1938 to 1950*

[Amounts in thousands of dollars. For prior figures, revised for certain years and made comparable to those in this table, references should be made as follows: Years 1933 to 1913, inclusive, Comptroller's Annual Report for 1931; figures 1914 to 1919, inclusive, report for 1936, and figures 1920 to 1937, inclusive, report for 1939.]

	Number of banks	Loans and discounts, including overdrafts	U. S. Gov- ernment obligations, direct and guaranteed	Other stocks, and securities	Cash	Balances with other banks ¹	Other assets	Total assets	Capital	Surplus and net undivided profits ²	Total de- posits	Bills pay- able and redis- counts, etc.	Other liabilities
JUNE 30													
1938.....	5,248	8,334,624	7,987,716	3,656,560	528,305	8,922,250	948,183	30,377,560	1,572,900	1,700,919	26,815,894	9,586	278,261
1939.....	5,209	8,573,703	8,769,729	3,783,157	530,580	10,544,226	979,185	33,180,578	1,562,956	1,826,556	29,469,469	3,540	318,057
1940.....	5,170	9,179,227	9,111,226	3,794,049	582,303	13,294,801	923,474	36,885,080	1,534,649	1,941,792	33,074,407	2,910	331,322
1941.....	5,136	10,922,483	11,135,952	3,818,842	709,458	13,812,200	915,700	41,314,635	1,523,383	2,074,758	37,351,303	2,005	363,186
1942.....	5,107	10,901,795	14,928,992	3,714,396	728,309	13,588,254	857,219	44,718,965	1,507,670	2,171,822	40,659,117	2,014	378,342
1943.....	5,066	9,190,143	30,190,402	3,538,176	806,546	14,420,845	826,240	58,972,352	1,498,008	2,327,397	54,769,361	4,231	373,355
1944.....	5,042	11,223,680	38,790,969	3,497,654	820,570	15,239,164	823,008	70,400,945	1,553,578	2,557,031	65,833,253	6,205	450,878
1945.....	5,021	12,389,133	47,255,463	3,764,438	821,290	16,791,661	772,848	81,794,833	1,624,184	2,848,369	76,825,537	5,209	491,534
1946.....	5,018	14,498,441	39,425,605	4,543,865	988,288	17,856,276	816,021	85,963,054	1,683,489	3,190,088	80,494,758	24,441	600,271
1947.....	5,018	18,810,006	47,472,876	4,953,052	988,288	18,407,260	829,049	88,413,290	1,770,871	3,537,809	77,397,149	27,860	679,571
1948.....	5,004	22,303,042	36,231,407	5,309,818	1,120,314	19,345,184	1,031,347	85,341,112	1,904,803	3,740,965	78,995,988	42,871	752,485
1949.....	4,983	22,578,120	35,597,498	5,532,295	1,093,053	19,283,128	1,015,356	85,099,450	1,907,958	3,919,945	78,451,468	14,123	805,956
1950.....	4,977	21,671,880	37,651,246	6,593,423	959,569	19,002,603	1,057,891	89,936,612	1,979,941	4,215,126	82,669,791	24,783	1,056,971
DEC. 31													
1938.....	5,230	8,489,120	8,705,959	3,753,224	555,304	9,151,105	1,011,455	31,666,177	1,570,622	1,757,522	28,050,676	5,608	281,749
1939.....	5,193	9,043,632	9,073,935	3,737,641	615,698	11,887,915	960,436	35,319,257	1,532,993	1,872,215	31,612,992	2,882	298,265
1940.....	5,150	10,027,773	9,752,605	3,915,435	718,799	14,001,268	918,082	39,733,962	1,527,237	2,069,161	35,852,424	3,127	342,013
1941.....	5,123	11,751,792	12,073,052	3,814,456	786,501	15,516,729	897,004	43,538,234	1,515,794	2,133,308	39,554,772	3,778	390,865
1942.....	5,087	10,200,798	23,825,351	3,657,437	733,499	15,516,717	847,122	50,978,978	1,503,662	2,234,673	50,648,816	3,516	408,139
1943.....	5,046	10,133,552	34,178,555	3,325,698	807,969	16,732,695	813,468	61,531,917	1,531,515	2,427,927	60,156,181	5,185	491,877
1944.....	5,031	11,497,802	43,478,789	3,543,540	949,500	17,262,749	792,479	76,949,859	1,566,905	2,966,839	73,949,839	57,969	530,103
1945.....	5,023	13,948,042	51,467,706	4,143,903	1,008,644	19,170,145	797,316	90,555,756	1,638,839	3,333,178	85,242,947	54,180	530,378
1946.....	5,013	17,306,767	41,843,532	4,799,284	1,168,042	18,972,446	830,513	84,850,263	1,736,621	3,963,558	78,049,839	20,047	703,185
1947.....	5,011	21,890,457	38,825,435	5,184,531	1,040,763	20,907,548	880,967	88,447,000	1,779,766	3,641,558	82,275,556	43,135	703,185
1948.....	4,997	23,818,513	34,960,263	5,248,090	1,040,763	21,983,506	1,063,917	88,135,052	1,828,739	3,842,129	81,643,016	41,530	770,181
1949.....	4,981	23,928,283	38,270,523	5,937,227	1,059,663	19,965,265	1,038,178	90,239,179	1,916,340	4,018,001	83,344,318	71,862	952,828
1950.....	4,965	20,277,480	35,691,560	7,331,063	1,147,069	22,666,366	1,126,555	97,240,083	2,001,630	4,327,339	89,529,652	76,644	1,304,828

NOTE.—Reciprocal interbank demand balances with banks in the United States are reported net beginning with the year 1942.

¹ Includes reserve balances and cash items in process of collection.

² Includes reserve accounts.

TABLE No. 4.—Assets and liabilities of all active banks other than national, 1938 to 1950

[Amounts in thousands of dollars. For prior figures, revised for certain years and made comparable to those in this table, references should be made as follows: Years 1934 to 1913, inclusive, Comptroller's Annual Report for 1931, figures 1914 to 1919, inclusive, report for 1936, and figures 1920 to 1937, inclusive, report for 1939.]

		Loans and discounts, including overdrafts	U. S. Government obligations, direct and guaranteed	Other bonds, stocks, and securities	Cash	Balances with other banks ¹	Other assets	Total assets	Capital stock	Capital notes and debentures	Surplus and undivided profits ²	Total deposits	Bills payable and rediscounts, etc.	Other liabilities
JUNE 30														
1938	10,063	12,976,537	8,786,546	5,914,656	515,946	7,504,167	2,202,285	37,900,147	1,467,766	164,085	3,276,299	32,563,656	32,980	395,451
1939	9,937	12,942,576	10,021,102	5,811,780	511,828	9,039,962	2,083,494	40,420,742	1,446,666	150,474	3,307,556	35,107,225	23,184	385,637
1940	9,847	13,378,443	10,599,277	5,570,357	566,286	11,240,467	1,973,719	43,328,549	1,428,973	128,171	3,291,542	38,079,051	24,059	376,753
1941	9,783	14,620,955	12,441,109	5,333,829	698,848	11,688,808	1,760,533	46,514,084	1,410,939	114,683	3,394,756	41,198,026	20,554	369,128
1942	9,708	14,276,510	15,434,031	4,938,693	718,471	10,648,005	1,525,316	47,541,026	1,386,845	104,171	3,351,710	42,370,458	18,722	309,120
1943	9,845	13,133,910	27,732,656	4,383,698	800,018	10,789,502	1,400,270	58,290,054	1,396,748	94,691	3,483,851	53,014,738	27,426	272,600
1944	9,556	14,274,658	37,339,008	4,089,060	802,621	11,466,158	1,187,185	69,158,720	1,396,746	86,569	3,781,577	63,533,994	80,911	298,023
1945	9,566	15,703,007	46,984,982	4,268,002	828,197	12,454,746	983,212	81,232,146	1,415,170	78,762	4,185,486	75,107,154	75,866	369,708
1946	9,608	17,195,051	49,024,211	4,081,065	923,459	13,875,791	1,009,633	86,708,210	1,495,004	72,493	4,735,729	79,854,647	69,525	481,812
1947	9,737	19,768,703	43,690,547	5,131,525	998,548	13,322,651	923,165	83,835,139	1,548,709	59,752	4,912,843	76,793,973	35,479	544,135
1948	9,755	23,076,338	40,920,264	5,941,735	1,144,426	13,554,433	994,180	85,640,376	1,533,890	59,752	5,176,515	78,176,768	25,810	667,073
1949	9,704	24,788,595	39,601,081	6,442,214	1,133,783	13,610,681	994,851	86,571,205	1,570,773	47,428	5,475,599	78,787,756	21,183	668,466
1950	9,712	27,638,909	39,938,041	7,112,576	1,011,007	13,281,018	1,098,747	90,100,298	1,603,256	46,774	5,808,169	81,895,150	21,552	723,597
DEC. 31														
1938	10,035	13,046,286	9,296,083	5,911,021	(³)	8,667,235	2,246,797	39,167,422	1,459,015	162,856	3,258,913	33,857,085	31,004	398,549
1939	9,903	13,331,068	10,373,520	5,610,520	580,841	10,310,490	2,050,022	43,256,000	1,420,873	141,748	3,297,452	36,953,051	22,669	390,277
1940	9,806	13,829,703	11,276,183	5,504,341	688,585	12,445,150	1,903,988	45,937,940	1,420,818	123,134	3,324,878	40,558,461	21,933	387,386
1941	9,762	15,086,573	13,480,757	5,221,081	758,517	11,736,948	1,641,584	47,915,460	1,410,373	108,194	3,327,471	42,678,488	18,815	372,119
1942	9,635	13,800,348	22,233,760	4,654,812	730,317	11,894,810	1,487,532	54,701,399	1,382,507	99,202	3,384,964	58,179,945	15,122	262,962
1943	9,575	13,541,007	32,080,520	4,141,164	804,283	11,727,238	1,285,540	63,980,061	1,403,725	90,142	3,606,264	70,181,887	43,495	280,372
1944	9,548	14,603,827	42,935,866	4,052,965	896,870	12,443,042	1,064,343	73,997,325	1,456,449	82,980	4,427,345	81,287,146	71,444	325,413
1945	9,575	16,518,895	50,436,367	4,403,757	1,016,444	14,419,548	989,702	84,556,099	1,475,034	67,794	4,927,345	87,751,557	28,356	488,037
1946	9,620	18,513,101	45,239,983	4,743,937	1,127,027	14,023,302	898,500	87,577,102	1,456,005	62,027	5,013,240	80,453,326	29,479	518,223
1947	9,744	21,730,679	42,811,503	5,375,867	1,224,928	13,290,863	989,844	87,940,374	1,540,005	48,437	5,598,858	81,896,726	22,990	641,100
1948	9,738	24,694,280	39,482,260	6,222,758	1,104,363	14,505,243	1,044,755	89,803,934	1,563,954	48,437	5,598,858	81,896,726	19,933	653,326
1949	9,724	25,899,869	40,483,150	6,745,324	1,125,593	13,900,580	1,162,407	95,000,580	1,621,492	47,107	5,918,277	86,590,525	17,963	805,215
1950	9,701	31,433,066	37,496,657	7,485,482	1,195,995	16,226,373								

¹ Includes reserve balances and cash items in process of collection.

² Includes reserve accounts.

³ Not called for separately. Included with "Balances with other banks."

Note.—Reciprocal interbank demand balances with banks in the United States are reported net beginning with the year 1942.

TABLE NO. 44.—Summary of status, progress, and results of liquidation of all national banks¹ placed in charge of receivers from the date of the first national bank failure, Apr. 14, 1865 to Dec. 31, 1950

	National and District of Columbia nonnational banks			District of Columbia non-national banks ²			National banks		
	Completely liquidated and finally closed	In process of liquidation	Total	Completely liquidated and finally closed	In process of liquidation	Total	Completely liquidated and finally closed	In process of liquidation	Total
Number of receiverships.....	\$ 2,820	2	\$ 2,822	\$ 15		\$ 15	\$ 2,805	2	\$ 2,807
Total assets taken charge of by receivers.....	\$3,732,192,422	\$12,132,254	\$3,744,324,676	\$27,143,017		\$27,143,017	\$3,705,049,405	\$12,132,254	\$3,717,181,659
Disposition of assets:									
Collections from assets (including earnings collected from 1,155 banks completely liquidated to Oct. 31, 1933, and for accounting purposes, dividends paid secured creditors of all trusts finally closed Oct. 1, 1924, to Oct. 31, 1929).....	2,212,497,186	8,024,810	2,220,521,996	18,624,923		18,624,923	2,193,872,263	8,024,810	2,201,897,073
Offsets allowed and settled (against assets).....	233,698,402	309,485	254,007,887	2,089,895		2,089,895	251,008,507	309,485	251,317,992
Losses on assets compounded or sold under order of court.....	1,223,170,471	3,594,239	1,226,764,710	6,401,713		6,401,713	1,216,768,738	3,594,239	1,220,362,977
Book value of assets returned to shareholders' agents.....	42,772,290		42,772,290	26,486		26,486	42,745,804		42,745,804
Book value of remaining assets.....	\$ 54,073	203,720	257,793				\$ 54,073	203,720	257,793
Total.....	3,732,192,422	12,132,254	3,744,324,676	27,143,017		27,143,017	3,705,049,405	12,132,254	3,717,181,659
Collections:									
Collections from assets as above.....	2,212,497,186	8,024,810	2,220,521,996	18,624,923		18,624,923	2,193,872,263	8,024,810	2,201,897,073
Collections from stock assessments.....	179,266,883	503,777	179,770,660	619,261		619,261	178,647,622	503,777	179,151,399
Earnings collected, interest, premiums, rents, etc. (Unavailable as separate item for 1,155 banks completely liquidated to Oct. 31, 1933).....	162,526,189	968,042	163,494,231	1,429,275		1,429,275	161,006,914	968,042	162,064,956
Offsets allowed and settled (against assets).....	233,698,402	309,485	254,007,887	2,089,895		2,089,895	251,008,507	309,485	251,317,992
Unpaid balance Reconstruction Finance Corporation loans.....	233,649		233,649				233,649		233,649
Total.....	2,808,222,309	9,806,114	2,818,028,423	22,763,354		22,763,354	2,785,458,955	9,806,114	2,795,265,069

See footnotes at end of table.

TABLE NO. 44.—Summary of status, progress, and results of liquidation of all national banks¹ placed in charge of receivers from the date of the first national bank failure, Apr. 14, 1865 to Dec. 31, 1950—Continued

	National and District of Columbia nonnational banks			District of Columbia non-national banks ²			National banks		
	Completely liquidated and finally closed	In process of liquidation	Total	Completely liquidated and finally closed	In process of liquidation	Total	Completely liquidated and finally closed	In process of liquidation	Total
Disposition of collections:									
Dividends paid by receivers to unsecured creditors (including dividends paid to secured creditors for 815 banks completely liquidated to Oct. 31, 1929)	1,412,803,997	3,567,739	1,416,461,736	10,883,071		10,883,071	1,402,000,926	3,567,759	1,405,568,685
Dividends paid by receivers to secured creditors (unavailable as separate item for 815 banks completely liquidated to Oct. 31, 1929)	34,624,491		34,624,491	35,202		35,202	34,589,289		34,589,289
Distributions by conservators to unsecured creditors	209,124,039		209,124,039	2,838,102		2,838,102	206,285,937		206,285,937
Distributions by conservators to secured creditors	1,372,006		1,372,006	10,750		10,750	1,361,256		1,361,256
Payments to secured and preferred creditors (including disbursements for the protection of assets for 397 banks completely liquidated to Oct. 31, 1926)	700,981,471	4,932,204	705,913,675	4,901,281		4,901,281	696,080,100	4,932,204	701,012,304
Offsets allowed and settled (against liabilities)	253,696,402	309,485	254,007,887	2,089,895		2,089,895	251,606,507	309,485	251,917,992
Disbursements for the protection of assets (unavailable as separate item for 397 banks completely liquidated to Oct. 31, 1926)	7,998,429	69,220	8,067,649	18,839		18,839	7,979,590	69,220	8,048,810
Payments of receivers' salaries, legal and other expenses	169,554,582	578,353	170,132,935	1,767,254		1,767,254	167,787,328	578,353	168,365,681
Payments of conservators' salaries, legal and other expenses	10,970,725	45,597	11,016,322	201,010		201,010	10,769,715	45,597	10,815,312
Amounts returned to shareholders in cash	6,983,320		6,983,320	7,950		7,950	6,975,370		6,975,370
Cash balances in hands of Comptroller and receivers	\$ 20,847	303,496	324,343				\$ 20,847	303,496	324,343
Total	2,808,222,309	9,806,114	2,818,028,423	22,763,354		22,763,354	2,785,458,955	9,806,114	2,795,265,069
Capital stock at date of failure	740,112,595	1,800,000	741,912,595	\$ 2,352,920		\$ 2,352,920	\$ 398,759,675	1,800,000	\$ 400,559,675
United States bonds held at failure to secure circulating notes	176,392,631		176,392,631				176,392,631		176,392,631
United States bonds held to secure circulation, sold and circulation redeemed	176,392,631		176,392,631				176,392,631		176,392,631
Circulation outstanding at date of failure	170,552,785		170,552,785				170,552,785		170,552,785

Assessments upon shareholders.....	328,273,807	800,000	329,073,807	1,912,920	---	1,912,920	328,360,887	800,000	327,160,887
Deposits at date of failure.....	2,374,374,873	4,165,850	2,378,540,723	19,147,196	---	19,147,196	2,355,227,677	4,165,850	2,359,393,527
Borrowed money (bills payable, rediscounts, etc.)	---	---	---	---	---	---	---	---	---
at date of failure.....	511,071,945	4,406,189	515,478,134	5,194,938	---	5,194,938	505,877,007	4,406,189	510,283,196
Additional liabilities established subsequent to date of failure.....	96,862,943	324,751	97,187,694	809,871	---	809,871	96,053,072	324,751	96,377,823
Claims proved (both secured and unsecured).....	2,123,146,487	3,638,730	2,126,785,217	17,850,201	---	17,850,201	2,105,266,286	3,638,730	2,108,935,016
Average percent dividends paid to claims proved.....	78.09	98.05	78.13	77.18	---	77.18	78.10	98.05	78.13
Average percent total payments to creditors to total liabilities established.....	87.61	99.02	87.64	82.57	---	82.57	87.65	99.02	87.68
Average percent total costs of liquidation to total collections including offsets allowed.....	6.71	6.36	6.71	8.73	---	8.73	6.70	6.36	6.70

¹ Including District of Columbia nonnational banks and building and loan associations.

² Including building and loan associations.

³ Does not include 159 banks restored to solvency.

⁴ Does not include 1 bank restored to solvency.

⁵ Does not include 158 banks restored to solvency.

⁶ Cash and uncollected assets on hand at date of termination of supervision of liquidation by Comptroller of the Currency (Poultney National Bank, Poultney, Vermont).

⁷ Includes \$20,000,000 capital stock of 159 banks restored to solvency.

⁸ Includes \$50,000 capital stock of 1 bank restored to solvency.

⁹ Including \$23,000,000 capital stock of 158 banks restored to solvency.

TABLE No. 45.—Number and deposits of national and District of Columbia nonnational banks¹ placed in receivership, period Apr. 14, 1865 to Dec. 31, 1950, by groups, according to percentages of dividends paid to Dec. 31, 1950

Periods and bank groups	Liquidation banks										Re- stored to sol- vency banks ²	Total all banks		
	Dividends paid, 100 percent and over		Dividends paid, 75 to 99.9 percent		Dividends paid, 50 to 74.9 percent		Dividends paid, 25 to 49.9 percent		Dividends paid, less than 25 percent				Total banks	
	Num- ber of banks	Deposits	Num- ber of banks	Deposits	Num- ber of banks	Deposits	Num- ber of banks	Deposits	Num- ber of banks	Deposits			Num- ber of banks	Deposits
Receiverships completely liquidated and finally closed or restored to solvency, 1865 to 1950 (2,979 banks) April 14, 1865, to October 31, 1930— data for individual annual report years unavailable; deposits prior to 1880 unavailable for 84 banks (974 banks)	208	\$77,296,806	163	\$94,572,547	211	\$66,952,690	156	\$45,465,025	159	\$30,828,899	897	\$285,115,767	974	
Nov. 1, 1930, to Oct. 31, 1931	6	1,994,080	16	5,323,140	22	8,334,115	20	8,497,157	18	5,589,946	91	29,738,938	99	
Nov. 1, 1931, to Oct. 31, 1932	11	15,873,316	16	5,549,989	33	14,038,797	27	10,027,603	12	2,235,071	97	37,739,276	122	
Nov. 1, 1932, to Oct. 31, 1933	8	4,412,925	13	5,826,514	21	9,692,732	15	6,902,413	10	1,637,228	69	26,590,650	9	
Nov. 1, 1933, to Oct. 31, 1934	8	4,431,721	18	8,517,835	17	10,532,532	8	1,451,313	13	1,637,228	64	26,590,650	78	
Nov. 1, 1934, to Oct. 31, 1935	28	5,083,636	29	11,801,698	34	13,854,445	30	9,032,628	31	4,319,951	152	44,122,328	92	
Nov. 1, 1935, to Oct. 31, 1936	40	14,723,916	46	12,246,387	56	18,483,929	43	12,556,918	29	4,452,292	214	62,463,442	163	
Nov. 1, 1936, to Oct. 31, 1937	86	50,715,003	80	38,690,969	85	38,027,988	51	19,594,780	38	7,420,214	340	154,448,954	215	
Nov. 1, 1937, to Oct. 31, 1938	33	477,663	110	54,346,379	106	56,203,459	48	16,991,046	24	6,158,246	384	167,176,781	340	
Nov. 1, 1938, to Oct. 31, 1939	26	20,910,457	61	58,631,031	42	32,036,684	21	10,103,204	9	2,269,905	159	123,971,181	364	
Nov. 1, 1939, to Oct. 31, 1940	19	17,397,863	36	43,639,246	38	43,319,262	15	9,332,899	4	8,005,471	112	121,694,861	159	
Nov. 1, 1940, to Oct. 31, 1941	19	17,397,863	36	43,639,246	38	43,319,262	15	9,332,899	4	8,201,086	102	182,090,503	102	
Nov. 1, 1941, to Dec. 31, 1942	14	27,224,820	49	275,827,758	28	72,320,682	14	52,025,720	4	1,584,920	104	451,774,532	30	
Jan. 1, 1943, to Dec. 31, 1943	3	412,269,316	8	2,613,782	5	24,603,118	3	1,944,442	0	0	30	158,475,582	10	
Jan. 1, 1944, to Dec. 31, 1944	3	412,269,316	2	2,390,914	1	141,119	0	0	0	0	10	445,811,692	10	
Jan. 1, 1945, to Dec. 31, 1945	1	1,796,607	0	0	0	0	0	0	0	0	4	4,187,521	4	
Jan. 1, 1946, to Dec. 31, 1946	0	0	2	616,710	0	0	0	0	0	0	2	616,710	2	
Jan. 1, 1947, to Dec. 31, 1947	0	0	1	26,966,990	0	0	0	0	0	0	2	27,150,808	4	
Jan. 1, 1948, to Dec. 31, 1948	1	1,204,153	0	0	1	305,253	0	0	0	0	3	1,930,872	3	
Jan. 1, 1949, to Dec. 31, 1949	0	0	1	2,015,717	1	2,299,269	0	0	0	0	2	4,314,986	2	
Jan. 1, 1950, to Dec. 31, 1950	2	5,058,728	0	0	0	0	0	0	0	0	2	5,058,728	2	
Total 1931-50 (2,005 banks)	342	700,992,417	526	674,718,003	538	464,765,652	318	191,834,170	199	56,948,864	1,923	2,069,259,106	82	
Active receiverships as of Dec. 31, 1950 (2 banks)	0	0	1	4,165,850	0	0	0	0	1	0	2	4,165,850	2	
Grand total (2,981 banks)	550	778,289,023	690	743,456,400	749	531,718,342	474	237,299,195	359	87,777,703	2,822	2,378,540,722	2	

¹ Including building and loan associations.

² Deposits for banks restored to solvency unavailable.

³ Exclusive of 1 receivership finally closed during year ended October 31, 1937, but reopened as a receivership during the year ended December 31, 1944, and again closed during the year ended December 31, 1948.

⁴ Exclusive of 1 receivership finally closed during year ended October 31, 1933, but reopened as a receivership and again closed during the year ended October 31, 1938.

⁵ Exclusive of 1 receivership finally closed during the year ended October 31, 1928, but reopened as a receivership during the year ended October 31, 1937, and again closed during the year ended October 31, 1948. (Data relative to reopening and second final closing included in report for year ended October 31, 1941.)

reopened as a receivership during the year ended October 31, 1940, and again closed during the year ended October 31, 1941.

⁶ Exclusive of 1 receivership finally closed during the year ended October 31, 1928, but reopened as a receivership during the year ended October 31, 1940, and again closed during the year ended October 31, 1941.

Exclusive of 1 receivership finally closed during the year ended October 31, 1936, but reopened as a receivership during the year ended October 31, 1937, and again closed during the year ended October 31, 1948. (Data relative to reopening and second final closing included in report for year ended October 31, 1941.)

TABLE NO. 46.—*Liquidation statement, 4 receiverships in liquidation during year ended December 31, 1950*

Number of banks.....	4
Collections:	
Cash balances in hands of Comptroller and receivers at beginning of period.....	\$479, 237
Collections from assets.....	5, 283
Earnings collected.....	4, 423
Total.....	488, 943
Disposition of collections:	
Dividends paid by receivers to unsecured creditors.....	85, 220
Payments to secured and preferred creditors, other than through dividends.....	4, 207
Disbursements for the protection of assets.....	2, 534
Payments of receivers' salaries, legal, and other expenses.....	48, 639
Amounts returned to shareholders in cash.....	24, 000
Cash balances in hands of Comptroller and receivers at end of period.....	324, 343
Total.....	488, 943

TABLE No. 47.—*Liquidation statement, 2 administered national bank receiverships completely liquidated and finally closed, during year ended Dec. 31, 1950*

Number of banks.....	2
Total assets taken charge of by receivers.....	\$6, 644, 148
Disposition of assets:	
Collections from assets.....	5, 322, 456
Offsets allowed and settled (against assets).....	137, 240
Losses on assets compounded or sold under order of court.....	1, 130, 379
Book value uncollected assets.....	¹ 54, 073
Total.....	6, 644, 148
Collections:	
Collections from assets.....	5, 322, 456
Earnings collected.....	272, 774
• Offsets allowed and settled (against assets).....	137, 240
Total.....	5, 732, 470
Disposition of collections:	
Dividends paid by receivers to unsecured creditors.....	4, 797, 240
Payments to secured and preferred creditors other than through dividends.....	326, 878
Offsets allowed and settled (against liabilities).....	137, 240
Disbursements for the protection of assets.....	47
Payments of receivers' salaries, legal, and other expenses.....	426, 218
Cash balances in hands of Comptroller and receivers.....	¹ 20, 847
Amounts returned to shareholders in cash.....	24, 000
Total.....	5, 732, 470
Capital stock at date of failure.....	650, 000
Deposits at date of failure.....	5, 058, 728
Additional liabilities established subsequent to date of failure.....	144, 062
Claims proved (both secured and unsecured).....	4, 712, 020
Average percent dividends paid to claims proved.....	101. 81
Average percent total payments to creditors to total liabilities established.....	101. 13
Average percent total costs of liquidation to total collections including offsets allowed.....	7. 44
Average number of years required to complete liquidation.....	7. 00

¹ Cash and uncollected assets on hand at date of termination of supervision of liquidation by Comptroller of the Currency (Poultney National Bank, Poultney, Vt.).

TABLE NO. 48.—*Liquidation statement, 2 active receiverships as of Dec. 31, 1950*

Number of banks.....	2
Total assets taken charge of by receivers.....	<u>\$12, 132, 254</u>
Disposition of assets:	
Collections from assets.....	8, 024, 810
Offsets allowed and settled (against assets).....	309, 485
Losses on assets compounded or sold under order of court.....	3, 594, 239
Book value remaining assets.....	<u>203, 720</u>
Total.....	<u>12, 132, 254</u>
Collections:	
Collections from assets.....	8, 024, 810
Collections from stock assessments.....	503, 777
Earnings collected.....	968, 042
Offsets allowed and settled (against assets).....	<u>309, 485</u>
Total.....	<u>9, 806, 114</u>
Disposition of collections:	
Dividends paid by receivers to unsecured creditors.....	3, 567, 759
Payments to secured and preferred creditors, other than through dividends.....	4, 932, 204
Offsets allowed and settled (against liabilities).....	309, 485
Disbursements for the protection of assets.....	69, 220
Payments of receivers' salaries, legal and other expenses.....	578, 353
Payments of conservators' salaries, legal and other expenses.....	45, 597
Cash balances in hands of Comptroller and receivers.....	<u>303, 496</u>
Total.....	<u>9, 806, 114</u>
Capital stock at date of failure.....	1, 800, 000
Amount of assessment upon shareholders.....	800, 000
Deposits at date of failure.....	4, 165, 850
Borrowed money (bills payable, rediscounts, etc.) at date of failure..	4, 406, 189
Additional liabilities established subsequent to date of failure.....	324, 751
Claims proved (both secured and unsecured).....	<u>3, 638, 730</u>
Average percent dividends paid to claims proved.....	98. 05
Average percent total payments to creditors to total liabilities established.....	99. 02
Average percent total cost of liquidation to total collections including offsets allowed.....	6. 36

TABLE NO. 49.—*National banks in charge of receivers during year ended Dec. 31, amounts of total assets and total liabilities at date of failure, capital stock and stock earnings, together with the disposition of such collections, and various other data*

	Name and location of banks	Organization	
		Charter No	Date
	LOUISIANA		
2934	Commercial National Bank, Shreveport ¹	3600	Nov. 18, 1886
	NEW YORK		
2697	Salt Springs National Bank, Syracuse ²	1287	May 20, 1865
	PENNSYLVANIA		
2965	First National Bank & Trust Co, Easton ³	1171	May 3, 1865
	VERMONT		
2964	Poultney National Bank, Poultney ^{3 4}	14234	June 26, 1934
	Grand total (4 receiverships).....		
	Total active (2 receiverships).....		
	Total finally closed (2 receiverships).....		
	Total failures 1950 (0 receiverships).....		
	Total activity 1950 (4 receiverships).....		

See footnotes at end of table.

1950, dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and indicating the progress and results of liquidation to Dec. 31, 1950

Failure		Liabilities				
Capital stock at date of	Date receiver appointed	Borrowed money (bills payable, rediscounts, etc.) at date of failure	Deposits at date of failure	Additional liabilities established to date of report	Total liabilities established to date of report	
\$1,000,000	Feb. 21, 1936	\$3,261,929	-----	\$242,633	\$3,504,562	2934
800,000	Jan. 22, 1934	1,144,260	\$4,165,850	82,118	5,392,228	2697
600,000	Dec. 10, 1943	-----	4,192,634	93,598	4,286,232	2965
50,000	May 9, 1943	-----	866,094	50,464	916,558	2964
2,450,000	-----	4,406,189	9,224,578	468,813	14,099,580	
1,800,000	-----	4,406,189	4,165,850	324,751	8,896,790	
650,000	-----	-----	5,058,728	144,062	5,202,790	
-----	-----	-----	-----	* 140,675	* 140,675	

TABLE NO. 49.—*National banks in charge of receivers during year ended Dec. 31, amounts of total assets and total liabilities at date of failure, capital stock and stock earnings, together with the disposition of such collections, and various other data*

	Assets and assessments			
	Book value of assets at date of failure	Additional assets received since date of failure	Assessments upon shareholders	Total assets and stock assessments
2934	\$4, 979, 086	\$394, 601	-----	\$5, 373, 687
2997	6, 365, 136	393, 431	\$800, 000	7, 558, 567
2965	5, 168, 905	430, 484	-----	5, 599, 389
2964	919, 185	125, 574	-----	1, 044, 759
	17, 432, 312	1, 344, 090	800, 000	19, 576, 402
	11, 344, 222	788, 032	800, 000	12, 932, 254
	6, 088, 090	556, 058	-----	6, 644, 148
	-----	3, 130	-----	3, 130

See footnotes at end of table.

1950, dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and indicating the progress and results of liquidation to Dec. 31, 1950—Continued

Progress of liquidation to date of this report					
Cash collections from assets	Cash collections from stock assessments	Receivership earnings, cash collections from interest, premium, rent, etc.	Offsets allowed and settled	Total collections from all sources including offsets allowed	Losses on assets compounded or sold under order of court
\$3,427,879		\$482,538	\$23,139	\$3,933,556	\$1,907,483
4,596,931	\$503,777	485,504	286,346	5,872,558	1,686,756
4,438,025		228,685	55,894	4,722,604	1,105,470
884,431		44,089	81,346	1,009,866	24,909
13,347,266	503,777	1,240,810	446,725	15,538,584	4,724,618
8,024,810	503,777	968,042	309,485	9,806,114	3,594,239
5,322,456		272,774	137,240	5,732,470	1,130,379
5,283		4,423		9,706	373,438

TABLE NO. 49.—*National banks in charge of receivers during year ended Dec. 31, amounts of total assets and total liabilities at date of failure, capital stock and stock earnings, together with the disposition of such collections, and various other data*

	Progress of liquidation to date of this report—Continued		Disposition of proceeds of liquidation					
	Book value of uncollected assets	Book value of remaining uncollected stock assessments	Dividends paid by receivers		Secured and preferred liabilities paid except through dividends, including offsets allowed	Cash advanced in protection of assets	Conservators' salaries, legal and other expenses	Receivers' salaries, legal and other expenses
			On secured claims	On unsecured claims				
2934	\$15, 186	-----	-----	-----	\$3, 504, 561	\$54, 332	-----	\$166, 431
2697	188, 534	\$296, 223	-----	\$3, 567, 759	1, 737, 128	14, 888	\$45, 597	411, 922
2965	-----	-----	-----	3, 977, 601	375, 859	47	-----	345, 097
2964	\$ 54, 073	-----	-----	819, 639	88, 259	-----	-----	81, 121
	257, 793	296, 223	-----	8, 364, 999	5, 705, 807	69, 267	45, 597	1, 004, 571
	203, 720	296, 223	-----	3, 567, 759	5, 241, 689	69, 220	45, 597	578, 353
	54, 073	-----	-----	4, 797, 240	464, 118	47	-----	426, 218
	\$ 375, 591	-----	-----	85, 220	4, 207	2, 534	-----	45, 639

¹ Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold or to complete unfinished liquidation.

² Formerly in conservatorship.

³ Federal Deposit Insurance Corporation appointed as receiver in accordance with Banking Act of 1933.

⁴ Direction or supervision by the Secretary of the Treasury or the Comptroller of the Currency of liquidation by the Federal Deposit Insurance Corporation as receiver, terminated as of the close of business Sept. 20, 1950, by the Federal Deposit Insurance Act of 1950 (Public Law 797) approved Sept. 21, 1950.

1950, dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and indicating the progress and results of liquidation to Dec. 31, 1950—Continued

Disposition of proceeds of liquidation—Continued		Amounts of claims proved	Dividend (Percent)	Interest dividend (Percent)	Date finally closed	
Cash in hands of Comptroller and receivers	Amounts returned to shareholders in cash					
\$208,232	-----	-----	-----	-----	-----	2934
95,264	-----	\$3,638,730	97.5	-----	-----	2697
-----	* \$24,000	3,892,381	100	† 8.6714	Aug. 24, 1950	2965
* 20,847	-----	819,639	100	-----	‡ Sept. 20, 1950	2964
324,343	24,000	8,350,750				
303,496	-----	3,638,730				
20,847	24,000	4,712,020				
* 154,894	24,000	-----				

* Cash and uncollected assets on hand at date of termination of supervision of liquidation by Comptroller of the Currency.

† Distribution of \$2 per share to stockholders of record as of Dec. 11, 1943, in accordance with court decree.

‡ 100 percent principal plus 8.6714 percent interest in full paid to uninsured claimant creditors and 100 percent principal plus 1.38504 percent interest paid to the Federal Deposit Insurance Corporation as subrogee and assignee of insured depositors, in accordance with court decree.

* Decrease.

TABLE No. 50.—*Bank suspensions since inauguration of Federal deposit insurance, years ended Dec. 31, 1934 to 1950*

Year ended Dec. 31—	Number				Capital (in thousands of dollars) ¹				Deposits (in thousands of dollars)			
	Member banks		Nonmember banks		All banks	Member banks		Nonmember banks	All banks	Member banks		Nonmember banks
	National	State	Insured	Nonin- sured		National	State	Insured		National	State	Insured
1934.....	57	1	8	43	3,822	25	—	416	36,939	42	—	1,912
1935.....	34	4	22	8	1,518	405	—	633	10,101	5,399	—	3,793
1936.....	44	1	40	3	1,961	58	—	1,678	11,323	5,924	—	10,207
1937.....	58	3	47	6	3,435	685	—	2,004	16,169	3,825	1,708	10,156
1938.....	56	1	47	7	2,467	25	671	2,052	13,837	35	211	11,721
1939.....	42	4	25	10	5,309	220	3,600	1,204	34,980	1,323	24,629	1,589
1940.....	22	1	18	3	1,537	82	—	1,452	5,944	237	—	5,341
1941.....	8	4	3	1	496	360	—	118	3,723	3,141	—	503
1942.....	9	—	2	3	352	—	—	212	1,702	—	—	1,375
1943.....	4	—	2	—	362	650	—	32	6,300	5,059	—	1,241
1944.....	1	—	1	—	32	—	—	—	405	—	—	485
1945.....	—	—	—	—	—	—	—	—	—	—	—	—
1946.....	—	—	—	—	—	—	—	—	—	—	—	—
1947.....	1	—	—	1	—	—	—	—	167	—	—	167
1948.....	—	—	—	—	—	—	—	—	—	—	—	—
1949.....	4	—	—	4	125	—	—	—	2,443	—	—	2,443
1950.....	1	—	—	1	—	—	—	—	42	—	—	42
Total.....	341	21	219	95	21,787	2,540	4,296	9,919	144,075	19,805	26,548	53,213
												44,708

¹ Includes capital notes and debentures, if any, outstanding at date of suspension.² Located in the State of Indiana.³ Private bank located in the State of Georgia.⁴ Commercial bank located in the State of Georgia.⁵ Includes 2 private banks (without capital) in the State of Georgia having total deposits of \$190,000; and 2 banks in the State of Texas—1 State commercial bank with capital of \$50,000 and total deposits of \$1,007,000, and 1 private bank with capital of \$75,000 and total deposits of \$1,246,000.⁶ Private bank located in the State of Georgia.⁷ Figures for banks other than national furnished by Board of Governors of the Federal Reserve System and represent associations closed to the public, either temporarily or permanently, by suspension of their charters on the basis of account of financial difficulties. In the case of national bank suspensions these represent actual failures for which receivers were appointed.

TABLE No. 51.—Fiduciary activities of national banks as of Dec. 30, 1950

	Banks with capital of							Total
	\$25,000	\$25,001 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$200,000	\$200,001 to \$500,000	\$500,001 and over		
Number of national banks with trust powers but not administering trusts.....	10	46	89	66	32	13	256	
Number of national banks with trust powers administering trusts.....	9	44	267	454	406	338	1,518	
Total number of national banks authorized to exercise trust powers.....	19	90	356	520	438	351	1,774	
Total assets of national banks with trust powers but not administering trusts.....	\$17,333,233	\$126,632,562	\$431,916,538	\$638,444,369	\$475,366,249	\$1,485,750,500	\$3,175,443,451	
Total assets of national banks with trust powers administering trusts.....	16,406,861	117,534,707	1,402,160,160	3,650,385,170	7,445,273,850	66,162,634,261	78,794,404,009	
Total assets of national banks authorized to exercise trust powers.....	33,740,094	244,167,269	1,834,085,698	4,288,829,539	7,920,640,099	67,648,384,761	81,969,847,460	
TRUST ASSETS								
Investments.....	\$157,018	\$3,683,740	\$55,913,209	\$278,660,681	\$1,031,096,181	\$17,029,477,246	\$18,386,988,075	
Savings deposits.....	3,470	116,557	2,198,292	7,977,130	14,785,588	266,005,124	291,086,161	
Demand deposits.....	48,063	515,155	5,640,266	27,353,173	69,115,979	654,231,111	756,903,747	
Other assets.....	1,208	53,779	4,130,684	21,451,881	161,349,140	14,963,269,447	15,150,196,139	
Total.....	209,759	4,369,231	67,882,451	335,442,865	1,276,346,888	32,912,922,928	34,597,174,122	
TRUST LIABILITIES								
Private trusts.....	\$2,802	\$843,691	\$27,767,588	\$171,995,326	\$361,693,512	\$30,131,960,133	\$31,194,133,032	
Court trusts.....	206,967	3,525,540	40,114,833	163,517,539	414,713,376	2,780,962,795	3,403,041,060	
Total.....	209,759	4,369,231	67,882,451	335,442,865	1,276,346,888	32,912,922,928	34,597,174,122	
Total volume of bond issues outstanding for which banks are acting as trustee.....	\$46,700	\$22,075	\$44,409,690	\$126,105,525	\$398,844,072	\$15,480,327,769	\$16,049,765,831	
Number of national banks administering private trusts.....	2	28	192	371	374	330	1,297	
Number of national banks administering court trusts.....	8	39	242	380	324	324	1,420	
Number of national banks administering corporate trusts.....	2	5	51	172	202	275	707	
Number of living trusts being administered.....	2	97	1,293	6,127	16,534	83,066	107,139	
Number of court trusts being administered.....	24	414	3,146	11,502	20,739	43,910	84,735	
Total number of individual trusts being administered.....	26	511	4,429	17,629	37,273	132,006	191,874	
Number of corporate trusts being administered.....	11	9	68	590	1,269	23,389	25,366	
Total number of trusts being administered.....	37	520	4,527	18,219	38,572	155,395	217,270	
Average volume of individual trust assets in each bank.....	\$23,307	\$99,301	\$254,241	\$738,861	\$3,143,712	\$97,375,511	\$22,791,287	
Average volume of trust assets in each individual trust.....	\$8,068	\$8,567	\$15,327	\$19,028	\$34,329	\$249,329	\$180,312	
Average gross earnings per trust for year ended Dec. 31, 1950.....	\$94	\$57	\$117	\$129	\$158	\$393	\$322	
Average gross earnings per trust department reporting trust earnings for year ended Dec. 31, 1950.....	\$386	\$765	\$2,258	\$5,383	\$15,306	\$181,661	\$49,256	

TABLE No. 52.—Fiduciary activities of national banks by Federal Reserve districts as of Dec. 30, 1950

Federal Reserve districts	Number of banks exercising fiduciary powers	Number with authority but not exercising fiduciary powers	Total number authorized to exercise fiduciary powers	Capital of banks authorized to exercise fiduciary powers	Total banking assets of banks authorized to exercise fiduciary powers	Number of individual trusts			Assets of individual trusts	Number of corporate trusts being administered	Bond issues outstanding where bank acts as trustee	Trust department gross earnings for year ended Dec. 31, 1950
						Living trusts	Court trusts	Total				
Boston.....	159	32	191	\$105,511,667	\$4,529,940,135	4,961	6,471	11,432	\$1,603,358,492	445	\$315,328,778	\$4,919,000
New York.....	230	23	253	355,342,049	15,806,454,049	5,618	9,134	14,752	12,737,237,075	1,087	8,366,421,616	11,683,000
Philadelphia.....	226	7	233	102,696,180	4,263,951,966	7,912	16,903	24,815	601,713,733	379	90,650,036	2,661,000
Cleveland.....	104	12	116	150,570,000	6,090,629,095	12,196	10,172	22,368	3,120,929,662	2,707	918,108,117	8,613,000
Richmond.....	132	18	150	66,028,000	3,557,278,823	7,464	7,387	15,051	944,665,223	460	450,104,209	3,512,000
Atlanta.....	99	20	119	89,885,500	4,659,704,545	5,591	4,344	9,935	1,272,219,235	1,162	427,418,586	3,791,000
Chicago.....	32	231	250	250,915,000	13,219,346,193	36,472	10,064	46,536	8,553,960,083	8,264	3,278,772,125	13,762,000
St. Louis.....	25	122	147	50,336,500	2,921,310,704	2,884	5,470	8,354	1,274,228,893	1,639	197,196,701	1,316,000
Minneapolis.....	46	19	65	73,005,000	2,454,343,404	2,586	2,894	5,480	1,467,744,443	439	142,798,447	2,264,000
Kansas City.....	162	15	177	73,005,000	2,454,343,404	2,586	2,894	5,480	1,467,744,443	439	142,798,447	2,264,000
Dallas.....	68	94	162	101,010,000	5,023,866,733	4,339	1,140	5,479	1,505,306,615	6,338	431,857,968	2,657,000
San Francisco.....	56	7	63	301,305,000	15,254,002,604	13,300	10,279	23,579	2,370,495,612	1,398	869,518,827	12,168,000
Total.....	1,518	256	1,774	1,700,664,896	81,969,847,460	107,139	84,735	191,874	34,597,174,122	25,396	16,049,755,831	70,025,000

TABLE No. 53.—*Classification of investments in living and court trust accounts under administration by the active national bank trust departments, Dec. 30, 1950*

Trust investments classified according to capital of banks administering trusts	Bonds	Percent	Stocks	Percent	Real-estate mortgages	Percent	Real-estate	Percent	Miscellaneous	Percent	Total investments
Banks with capital of \$25,000.....	\$116,125	73.95	\$5,736	3.65	\$28,556	18.19	\$4,550	2.90	\$2,051	1.31	\$157,018
Banks with capital of \$25,001 to \$50,000.....	2,103,860	57.11	716,955	19.46	325,964	8.85	470,134	12.76	66,827	1.82	3,683,740
Banks with capital of \$50,001 to \$100,000.....	26,216,842	46.89	17,685,580	31.63	3,312,539	6.28	7,019,743	12.56	1,478,205	2.64	55,913,209
Banks with capital of \$100,001 to \$200,000.....	125,878,752	45.17	93,706,328	33.63	27,625,745	9.91	23,205,516	8.33	8,244,340	2.96	278,660,681
Banks with capital of \$200,001 to \$500,000.....	332,000,308	32.20	326,360,076	31.65	270,498,918	26.23	68,826,372	6.68	33,410,307	3.24	1,031,096,181
Banks with capital of \$500,001 and over.....	11,498,126,705	67.52	3,776,366,750	22.18	450,813,857	2.65	508,499,883	2.98	795,670,051	4.67	17,029,477,246
Total.....	11,984,442,792	65.14	4,214,841,425	22.91	732,805,879	4.09	608,026,198	3.30	838,871,781	4.56	18,393,983,076

TABLE No. 54—Fiduciary activities of national banks by States as of December 30, 1950

Location	Number of banks exercising fiduciary powers	Number with authority but not exercising fiduciary powers	Total number authorized to exercise fiduciary powers	Capital of banks authorized to exercise fiduciary powers	Total banking assets of banks authorized to exercise fiduciary powers	Number of individual trusts			Assets of individual trusts	Number of corporate trusts being administered	Bond issues outstanding where bank acts as trustee	Trust department gross earnings for year ended Dec. 31, 1950
						Living trusts	Court trusts	Total				
Alabama.....	23	8	31	\$17,020,000	\$872,596,550	1,596	571	2,167	\$308,056,715	487	\$108,452,020	\$730,000
Alaska.....	2	1	3	550,000	44,211,552	(1)	(1)	(1)	(1)	(1)	(1)	(1)
Arizona.....	2		2	5,950,000	367,786,369							
Arkansas.....	17	1	18	7,450,000	355,549,284	272	683	955	23,902,611	837	104,855,995	167,000
California.....	20	3	23	229,500,000	10,926,240,427	8,211	7,836	16,047	1,814,925,795	1,041	805,999,028	9,665,000
Colorado.....	20	9	29	10,125,000	746,439,643	945	1,040	1,985	212,794,835	651	77,056,981	680,000
Connecticut.....	34		34	20,283,000	863,053,364	2,173	3,491	5,664	534,469,579	197	49,191,553	1,960,000
Delaware.....	8		8	1,375,000	37,424,682	1,303	123	1,533	1,902,638			12,000
District of Columbia.....	7		7	11,750,000	727,132,890	1,273	161	1,434	201,997,833	38	96,887,961	525,000
Florida.....	23	2	25	22,400,000	1,108,431,444	1,372	1,279	2,651	283,925,246	149	76,924,418	1,048,000
Georgia.....	15		15	16,687,500	970,462,579	1,052	1,046	2,098	213,577,166	297	129,317,756	918,000
Hawaii.....		1		4,000,000	203,323,597							
Idaho.....	3		3	5,830,000	292,658,984	161	233	394	6,191,835	36	953,972	73,000
Illinois.....	88	17	105	178,880,000	8,032,902,113	30,328	4,884	35,212	6,735,349,987	7,345	2,899,726,260	10,497,000
Indiana.....	79		79	30,135,000	1,854,904,586	2,594	2,693	5,287	227,519,486	226	78,593,453	789,000
Iowa.....	33	11	44	10,715,000	708,835,135	735	560	1,295	56,973,052	65	10,151,558	346,000
Kansas.....	26	5	31	11,225,000	588,590,487	625	264	1,889	122,873,263	101	7,457,625	324,000
Kentucky.....	43	8	51	11,200,000	559,593,681	489	1,519	1,848	44,673,999	53	5,744,500	240,000
Louisiana.....	14		16	17,100,000	1,216,293,686	486	519	1,005	310,352,877	189	94,382,885	408,000
Maine.....	23	2	25	8,400,000	220,190,577	445	583	1,028	79,393,810	92	56,424,767	301,000
Maryland.....	13		18	10,100,000	570,731,256	914	1,434	2,348	138,279,743	29	95,946,127	417,000
Massachusetts.....	68	17	85	79,722,500	3,275,305,292	2,150	2,150	4,309	139,045,823	178	293,227,482	2,603,000
Michigan.....	18		23	32,820,000	2,707,296,566	2,370	1,295	3,665	1,408,240,500	464	253,028,451	1,814,000
Minnesota.....	21	5	26	27,698,000	1,678,470,210	2,375	2,651	5,026	1,380,567,305	370	63,037,970	2,097,000
Mississippi.....	13		16	3,578,000	1,924,043,241	2,310	837	3,147	11,737,266	26	1,037,000	49,000
Missouri.....	28	8	36	31,320,000	1,757,410,081	1,784	683	2,467	407,469,599	1,263	113,354,823	1,126,000
Montana.....	8		10	12,925,000	177,511,891	112	46	158	3,987,352	17	2,776,423	37,000
Nebraska.....	9	8	17	12,935,000	666,510,623	370	355	725	208,687,451	375	126,883,342	359,000
Nevada.....	23	1	32	1,640,000	144,069,176	2,492	2,529	5,021	70,795,617	242	5,756,430	1,066,000
New Jersey.....	2	9	11	4,660,667	177,419,593	2,353	353	2,706	30,723,929	13	1,468,451	110,000
New Mexico.....	107	15	122	48,402,000	2,292,429,218	1,338	2,859	4,197	450,454,999	128	60,156,392	1,649,000
New York.....	4		7	4,200,000	184,312,891	139	137	276	12,242,925	41	32,736,164	121,000
North Carolina.....	186	11	197	315,771,969	9,862,115,513	4,368	6,919	11,287	12,311,651,666	960	8,223,851,492	10,116,000
North Dakota.....	23	1	24	6,425,000	146,522,904	517	1,87	2,012	51,974,527	116	81,965,545	374,000
Ohio.....	3	3	6	1,350,000	79,937,625	130	187	317	8,698,997	34	74,367,012	53,000
Oklahoma.....	44	5	49	60,525,000	3,111,171,124	4,831	2,958	7,789	1,403,353,173	2,113	302,248,397	3,844,000
Oregon.....	19	8	27	20,375,000	1,063,196,017	1,423	166	1,589	305,498,234	4,202	291,142,200	387,000
.....	6	1	7	20,655,000	1,268,360,536	1,443	534	1,977	187,487,273	109	9,301,200	677,000

	209	6	215	172,501,180	6,380,492,095	14,548	21,848	36,396	2,195,706,359	916	686,709,688	6,870,000
Pennsylvania.....	2	1	3	2,620,000	99,132,988	1,369	460	1,829	67,232,568	136	66,687,948	319,000
Rhode Island.....	9	5	14	6,600,000	386,664,069	1,553	185	1,338	9,242,020	11	119,625	41,000
South Carolina.....	5	4	9	18,475,000	163,458,893	1,558	1,132	2,690	263,026,336	545	26,123,940	994,000
South Dakota.....	23	5	28	25,211,500	1,458,019,423	4,175	1,094	5,269	481,539,029	790	430,527,068	2,571,000
Tennessee.....	66	22	88	97,360,000	4,791,508,992	4,177	1,177	5,504	33,097,739	99	3,007,900	117,000
Texas.....	3	3	3	4,000,000	217,095,586	327	445	4,796	464,330,875	411	43,744,775	424,500
Utah.....	18	3	21	3,177,500	105,335,866	4,351	445	4,796	444,625,505	103	103,652,959	1,574,000
Vermont.....	63	4	67	23,583,000	1,078,646,628	2,782	3,443	6,225	257,997,353	271	35,100,297	1,196,000
Virginia.....	18	4	18	29,150,000	1,786,276,377	2,666	970	3,636	46,283,519	41	5,005,916	356,000
West Virginia.....	20	3	23	8,345,000	389,981,354	641	1,554	2,195	185,981,579	226	40,569,555	637,000
Wisconsin.....	25	7	32	10,565,000	610,015,606	1,387	1,788	3,175	18,400,004	23	40,228,511	78,000
Wyoming.....	12	2	14	1,810,000	165,727,297	146	281	427				
Total.....	1,518	256	1,774	1,700,664,896	81,969,847,460	107,139	84,735	191,874	34,597,174,122	25,396	16,049,755,831	70,025,000

¹ Included with figures for the State of Nevada.

² Included with figures for the State of Vermont.

³ Includes figures for 2 banks in Alaska and 2 banks in Arizona.

⁴ Includes figures for 2 banks in Rhode Island and 18 banks in Vermont.

INDEX

	Page
Affiliates of national banks.....	17
All banks (<i>see also</i> Banks; Mutual savings banks; National banks; Private banks; State commercial banks):	
Assets and liabilities of:	
Comparison of, December 31, 1949 and 1950.....	15-16
December 30, 1950, by classes of banks in each State.....	129-169
December 30, 1950, summary by classes of banks.....	127-128
June 30 and December 31, 1938-50.....	174
Distribution of, December 30, 1950.....	14
Per capita demand and time deposits of individuals, partnerships, and corporations in, December 30, 1950, by States.....	170-171
Suspensions. (<i>See</i> Failures of banks.)	
Assessments: Upon shareholders of insolvent national banks.....	179, 183-189
Assets and liabilities of banks:	
All banks:	
Comparison of, December 31, 1949 and 1950.....	15-16
December 30, 1950, by States.....	129-137
December 30, 1950, summary by classes of banks.....	127-128
June 30 and December 31, 1938-50.....	174
National banks:	
Call dates in 1950, summary and by States.....	7-8, 41-94
December 30, 1950, by States.....	138-145
June 30 and December 31, 1938-50.....	175
Percentage distribution of, December 31, 1947-50.....	9
Principal items of, according to size of banks (deposits), December 31, 1949 and 1950.....	38
State banks (<i>see also</i> District of Columbia):	
All banks combined:	
December 30, 1950, summary and by States....	127-128, 146-153
June 30 and December 31, 1938-50.....	176
Mutual savings: December 30, 1950, summary and by States..	127-128, 162-165
Private: December 30, 1950, summary and by States..	127-128, 166-169
State commercial: December 30, 1950, summary and by States...	127-128, 154-161
Bank currency. (<i>see</i> Federal Reserve notes; National bank circulation.)	
Bank examinations. (<i>See</i> Examinations of national banks.)	
Banks (<i>see also</i> All banks; Assets and liabilities of banks; Mutual savings banks; National banks; Private banks; State commercial banks):	
All banks:	
Distribution of, December 30, 1950.....	14
Insured and uninsured, December 30, 1950.....	14

Banks—Continued

All banks—Continued	Page
Member banks of Federal Reserve System, December 30, 1950..	14
Number of:	
December 30, 1950, by States.....	129-131
June 30 and December 31, 1938-50.....	174
Suspensions. (<i>See</i> Failures of banks.)	
Insured commercial banks: Number of, December 30, 1950, by classes..	14
National banks:	
Branches. (<i>See</i> Branches of national banks.)	
"Calls" for reports of condition of, dates, 1914-50.....	40
Examination of. (<i>See</i> Examination of national banks.)	
Failures. (<i>See</i> Failures of banks.)	
Number of:	
Call dates in 1950.....	7-8
Call dates in 1950, by States.....	41-94
December 30, 1950, by States.....	138-139
June 30 and December 31, 1938-50.....	175
Nonmember banks of Federal Reserve System, December 30, 1950.....	14
With surplus fund equal to or exceeding common capital stock 1942-50.....	39
With surplus fund less than common capital stock 1942-50...	39
State and private banks:	
Number of:	
December 30, 1950, by States.....	146-147, 154-155, 162, 166
June 30 and December 31, 1938-50.....	176
Supervisors of, name and title of in each State, December 30, 1950.....	172-173
Suspensions. (<i>See</i> Failures of banks.)	
Uninsured, December 30, 1950.....	14
Bank suspensions. (<i>See</i> Failures of banks.)	
Borrowings. (<i>See</i> Assets and liabilities of banks.)	
Branches of national banks:	
Domestic:	
Number and class of, closed in year ended December 31, 1950..	37
Number authorized and closed in year ended December 31, 1950, and number in existence December 31, 1950.....	13-14
Number authorized in year ended December 31, 1950, by States..	34-36
Foreign:	
Location and summary of assets and liabilities of, December 30, 1950.....	114, 115
Number in operation December 30, 1950.....	115
Building and loan associations. (<i>See</i> District of Columbia.)	
"Calls" for reports of condition of national banks, dates of 1914-50.....	40
Capital accounts. (<i>See</i> Assets and liabilities of banks; Earnings, expenses, and dividends of national banks: Ratios.)	
Capital stock of banks:	
All banks:	
December 30, 1950, by States.....	132-133, 136-137
June 30 and December 31, 1938-50.....	174

Capital stock of banks—Continued

National banks:	Page
By size of banks (deposits) December 31, 1949 and 1950.....	38
Call dates in 1950, by States.....	41-94
Chartered, consolidated, in voluntary liquidation, insolvent, 1935-50.....	28
Chartered in each State, in year ended December 31, 1950.....	29
December 30, 1950, by States.....	140-141, 144-145
Failed banks in charge of receivers, in year ended December 31, 1950.....	178, 182-189
Incident to consolidations with State and national banks, in year ended December 31, 1950.....	32-33
June 30 and December 31, 1938-50.....	175
Liquidated banks, in year ended December 31, 1950.....	12-13, 31, 182, 183
Preferred stock:	
Retirable value of, on call dates in 1950.....	8
Total outstanding, December 31, 1950.....	12-13
State and private banks:	
December 30, 1950, by classes of banks and by States.....	128, 152-153, 160-161, 163, 167
June 30 and December 31, 1938-50.....	176
Cash in banks. (See Assets and liabilities of banks.)	
Charters of national banks. (See Organization of national banks.)	
Circulation. (See Federal Reserve notes; National bank circulation.)	
Claims proved. (See Failures of banks; National banks.)	
Closed banks. (See Consolidations of banks; Failures of Banks; Liquidation of national banks.)	
Commercial banks. (See National banks; Private banks; State commercial banks.)	
Comptroller of the Currency, Office of:	
Comptrollers, names of, since organization of the Bureau and periods of service.....	26
Deputy Comptrollers, names of, since organization of the Bureau and periods of service.....	26
Examination of national banks.....	18
Expenses of, calendar year 1950.....	19
Issue and redemption of notes.....	18
Liquidation of insolvent national banks.....	18
Organization and staff.....	18-19
Personnel.....	18-19
Condition of banks. (See Assets and liabilities of banks.)	
Consolidations of banks:	
Changes in capital, surplus, undivided profits, and total assets of national banks incident to, in year ended December 31, 1950....	32-33
Changes in title of national banks incident to, in year ended December 31, 1950.....	32-33
List of, in year ended December 31, 1950.....	32-33
Number of in each State.....	27
Number of, and decrease in capital incident to, 1935-50.....	28
Credit unions of the District of Columbia. (See District of Columbia.)	
Demand deposits. (See Deposits.)	

Deposits (see also Assets and liabilities of banks):	Page
All active banks, June 30 and December 31, 1938-50.....	174
Demand and time in all active banks, by classes in each State, December 30, 1950.....	136-137, 144-145, 160-161, 165, 169
Insured commercial banks, December 30, 1950.....	14
National banks, at date of failure.....	179, 180, 182-189
Per capita demand and time of individuals, partnerships, and corporations in all active banks, December 30, 1950, by States.....	170-171
Postal savings:	
In all banks, December 30, 1950, by States.....	136-137
In each class of banks, December 30, 1950, by States.....	144-145, 160-161
In national banks, call dates in 1950, by States.....	41-94
Size of national banks, according to, December 31, 1949 and 1950....	38
Suspended banks. (See Failures of banks.)	
Uninsured banks, December 30, 1950.....	14
United States Government:	
In all banks, December 30, 1950, by States.....	136-137
In each class of banks, December 30, 1950, by States.....	144-145, 160-161, 165, 169
In national banks, call dates in 1950, by States.....	41-94
District of Columbia:	
Assets and liabilities of all banks in, by classes:	
Call dates in 1950.....	51, 118, 119
December 30, 1950.....	116-117
Building and loan associations in:	
Reports required from, in year ended December 31, 1950.....	17
Summary of assets and liabilities of, December 30, 1950.....	125
Summary of receipts and disbursements of, year ended December 31, 1950.....	125
Credit unions of:	
Reports required from in year ended December 31, 1950.....	17
Summary of assets and liabilities of, December 30, 1950.....	126
Summary of receipts and disbursements of, year ended December 31, 1950.....	126
Earnings, expenses, and dividends of banks in:	
Losses charged off on loans and securities:	
Years ended December 31, 1931-50.....	123, 124
Years ended December 31, 1949 and 1950, by classes of banks.....	120-121
Ratios:	
Years ended December 31, 1931-50.....	123, 124
Years ended December 31, 1949 and 1950, by classes of banks..	121
Years ended December 31, 1949 and 1950, by classes of banks..	120-121
Receiverships of nonnational banks in.....	177-179
Reports required from banking associations in, in year ended December 31, 1950.....	17
Dividends. (See Earnings, expenses, and dividends of national banks; Failures of banks.)	
Earnings, expenses, and dividends of national banks:	
According to size of banks (deposits), year ended December 31, 1950..	106-108
By Federal Reserve districts, year ended December 31, 1950.....	103-105

Earnings, expenses, and dividends of national banks—Continued	Page
By States, year ended December 31, 1950.....	95-102
Losses charged off on loans and securities:	
Years ended December 31, 1931-50.....	112, 113
Year ended December 31, 1950, according to size of banks (deposits).....	107
Ratios:	
Dividends to capital stock and capital funds, years ended December 31, 1929-50.....	111
Net profits before dividends to capital stock and capital funds, years ended December 31, 1929-50.....	111
Net earnings from current operations and net profits before dividends per \$100 of deposits, year ended December 31, 1950....	108
Net earnings from current operations, net profits before dividends, and cash dividends per \$100 of capital funds, year ended December 31, 1950.....	108
Salaries and wages of officers and employees:	
By size of banks (deposits), calendar year 1950.....	106
Years ended December 31, 1948-50.....	109
Summary, years ended December 31, 1948-50.....	109-110
Employees. (See Comptroller of the Currency, Office of; Officers and employees of national banks.)	
Examination of national banks: Number of bank examinations during year ended December 31, 1950.....	18
Examiners and assistant examiners: Changes in number, during the calendar year 1950.....	18-19
Expenses. (See Comptroller of the Currency, Office of; Earnings, expenses, and dividends of national banks; Failures of banks; National banks.)	
Failures of banks:	
All banks:	
Number, capital and deposits of suspended banks: Since inauguration of Federal deposit insurance, years ended December 31, 1934-50.....	190
National banks:	
Assessments against stockholders.....	179, 183-189
Banks in charge of receivers in year ended December 31, 1950..	177-189
Capital at date of failure.....	178, 182-189, 190
Circulation outstanding at date of failure.....	178, 182-189
Closed and active receiverships to December 31, 1950.....	177-189
Costs of liquidation of receiverships terminated.....	179, 182
Deposits at date of failure of banks in charge of receivers in year ended December 31, 1950.....	179, 180, 182-189, 190
Dividends paid to creditors during year ended December 31, 1950, and total dividends to December 31, 1950.....	177-189
Number and capital of, 1935-50.....	28
Number, capital, and deposits: Since inauguration of Federal deposit insurance, years ended December 31, 1934-50.....	190
Number of, by States, since beginning of system.....	27
Receipts and disbursements of Division of Insolvent National Banks to December 31, 1950.....	177-179, 182, 183
Receivership liquidation to December 31, 1950.....	177-189
Receiverships terminated, 1865-1950.....	177-189

Failures of banks—Continued

National banks—Continued	Page
Receiverships terminated in 1950.....	182
State banks:	
In District of Columbia to December 31, 1950.....	177-179, 180
Number, capital, and deposits of: Since inauguration of Federal deposit insurance, years ended December 31, 1934-50.....	190
Federal Deposit Insurance Corporation (<i>see also</i> Failures of banks): Classification of insured and uninsured banks, December 30, 1950.....	14
Federal Reserve notes: Issue and redemption of, in year ended December 31, 1950.....	18
Fiduciary activities of national banks:	
By Federal Reserve districts, December 30, 1950.....	192
Classification of investments in living and court trust accounts under administration segregated according to capital of banks, December 30, 1950.....	193
December 30, 1950, by States.....	194-195
December 30, 1950, segregated according to capital groups.....	191
Foreign branches of national banks, location, and summary of assets and liabilities of, December 30, 1950.....	114, 115
Government bonds. (<i>See</i> Investments; United States Government securities.)	
Holding company affiliates of national banks, number of, December 30, 1950.....	17
Insolvent banks. (<i>See</i> Failures of banks.)	
Insured banks. (<i>See</i> Failures of banks; Federal Deposit Insurance Corporation.)	
Interbank deposits. (<i>See</i> Assets and liabilities of banks.)	
Interest. (<i>See</i> Earnings, expenses, and dividends of national banks.)	
Investments of banks:	
All banks:	
December 30, 1950, by States.....	129-131
December 30, 1950, by classes of banks.....	127
June 30 and December 31, 1938-50.....	174
National banks:	
By size of banks (deposits), December 31, 1949 and 1950.....	38
Call dates in 1950, summary and by States.....	7, 41-94
December 30, 1950, by States.....	138-139
June 30 and December 31, 1938-50.....	175
Losses charged off on:	
According to size of banks (deposits), year ended December 31, 1950.....	107
Year ended December 31, 1950, by States and Federal Reserve districts.....	99-100, 104
Years ended December 31, 1931-50.....	113
State and private banks: December 30, 1950, by classes of banks and by States.....	127, 146-147, 154-155, 162, 166
Liabilities. (<i>See</i> Assets and liabilities of banks.)	
Liquidation of national banks (<i>see also</i> Failures of banks):	
Capital and number of banks, 1935-50.....	28
Capital, date, and title of banks, in year ended December 31, 1950, with names of succeeding banks in cases of succession.....	31

Liquidation of national banks—Continued	Page
Number of banks, in each State, since beginning of system.....	27
Summary, in year ended December 31, 1950.....	12-13
Loans and discounts of banks:	
All banks:	
December 30, 1950, classification of, by States.....	134-135
December 30, 1950, classification of, by classes of banks.....	127
June 30 and December 31, 1938-50.....	174
National banks:	
By size of banks (deposits), December 31, 1949 and 1950.....	38
Call dates in 1950, summary and by States.....	7, 41-94
December 30, 1950, classification of, by States.....	142-143
June 30 and December 31, 1938-50.....	175
Interest and discount earned on:	
According to size of banks (deposits), year ended December 31, 1950.....	106
Year ended December 31, 1950, by States and Federal Reserve districts.....	95-96, 103
Years ended December 31, 1948-50.....	109
Losses charged off on:	
According to size of banks (deposits), year ended December 31, 1950.....	107
Year ended December 31, 1950, by States and Federal Reserve districts.....	99-100, 104
Years ended December 31, 1931-50.....	112
Real estate loans of, December 30, 1950, by States.....	142-143
State and private banks: December 30, 1950, classification of by States.....	150-151, 158-159, 164, 168
Losses. (See Earnings, expenses, and dividends of national banks; Failures of banks.)	
Mergers. (See Consolidations of banks.)	
Municipal bonds. (See Investments of banks.)	
Mutual savings banks:	
Assets and liabilities of: December 30, 1950, by States.....	162-165
Insured, December 30, 1950.....	14
Uninsured, December 30, 1950.....	14
National bank circulation:	
Outstanding at date of failure, and lawful money deposited to secure circulation of national banks in charge of receivers in year ended December 31, 1950.....	178, 182-189
Outstanding December 31, 1950.....	14
National Bank Examiners. (See Examiners and assistant examiners.)	
National banks:	
Affiliates of, number, December 30, 1950.....	17
Assets and liabilities of:	
Call dates in 1950, by States.....	41-94
December 30, 1950, by States.....	138-145
Principal items of, according to size of banks (deposits), December 31, 1949 and 1950.....	38
Principal items of, June 30 and December 31, 1938-50.....	175
Branches. (See Branches of national banks.)	
By size of banks, on basis of deposits, December 31, 1949 and 1950..	38

National banks—Continued

Page

"Calls" for reports of condition of, dates, 1914-50.....	40
Capital stock. (<i>See</i> Capital stock of banks.)	
Charters granted, in year ended December 31, 1950.....	29
Consolidations. (<i>See</i> Consolidations of banks.)	
Conversions of State banks to, in year ended December 31, 1950, list of.	30
Deposits. (<i>See</i> Deposits.)	
Dividends. (<i>See</i> Earnings, expenses, and dividends of national banks; Failures of banks.)	
Earnings and expenses. (<i>See</i> Earnings, expenses, and dividends of national banks.)	
Failures of. (<i>See</i> Failures of banks.)	
Fiduciary activities. (<i>See</i> Fiduciary activities of national banks.)	
Holding company affiliates of, number, December 30, 1950.....	17
Insolvent. (<i>See</i> Failures of banks.)	
Investments. (<i>See</i> Investments of banks.)	
Liquidation of, in year ended December 31, 1950.....	12-13, 18, 31
Loans and discounts. (<i>See</i> Loans and discounts of banks.)	
Number of:	
Call dates in year 1950, by States.....	41-94
Chartered and closed:	
1935-50.....	28
Since February 25, 1863.....	27
In existence December 31, 1950, by States.....	27
June 30 and December 31, 1938-50.....	175
With surplus fund equal to or exceeding common capital stock 1942-50.....	39
With surplus fund less than common capital stock 1942-50.....	39
Officers and employees, number and salaries of:	
By size of banks (deposits), calendar year 1950.....	106-108
Year ended December 31, 1950, by States and Federal Reserve districts.....	97-98, 103
Years ended December 31, 1948-50.....	109
Reports required from, in year ended December 31, 1950.....	17
Trust functions. (<i>See</i> Fiduciary activities of national banks.)	
United States Government securities owned by. (<i>See</i> United States Government securities.)	

Officers and employees of national banks:

Number and salaries of:

By size of banks (deposits), calendar year 1950.....	106-108
Year ended December 31, 1950, by States and Federal Reserve districts.....	97-98, 103
Years ended December 31, 1948-50.....	109

Organization of national banks:

Charters granted, which were conversions of State banks in year ended December 31, 1950.....	30
Charters granted, in year ended December 31, 1950, list of, by States..	29
Number and authorized capital of, 1935-50.....	28
Number of, by States, from February 25, 1863, to December 31, 1950..	27
Summary, in year ended December 31, 1950.....	12-13

Per capita demand and time deposits of individuals, partnerships, and corporations, in all active banks, December 30, 1950, by States.....

170-171

Personnel. (*See* Comptroller of the Currency, Office of.)

Page

Population, United States, December 30, 1950, by States.....	129-131
Possessions:	
Assets and liabilities of banks in:	
All banks, December 30, 1950.....	129-137
Banks other than national, December 30, 1950.....	146-161, 166-169
National banks, call dates in 1950.....	44, 54, 90
National banks, December 30, 1950.....	138-145
Earnings, expenses, and dividends of national banks in, year ended December 31, 1950.....	95-102
Per capita demand and time deposits of individuals, partnerships, and corporations, of all banks in, December 30, 1950.....	171
Postal savings. (See Deposits.)	
Private banks:	
Assets and liabilities of: December 30, 1950, by States.....	166-169
Suspensions. (See Failures of banks.)	
Profits. (See Assets and liabilities of banks.)	
Public funds. (See Assets and liabilities of banks.)	
Real estate held by banks. (See Assets and liabilities of banks.)	
Real estate loans. (See Loans and discounts of banks.)	
Receivers of national banks. (See Failures of banks.)	
Reports from national banks in year ended December 31, 1950.....	17
Reserve with Federal Reserve banks. (See Assets and liabilities of banks.)	
Salaries and wages of officers and employees of national banks. (See Earnings, expenses, and dividends of national banks.)	
Savings banks. (See Mutual savings banks.)	
Securities. (See Investments of banks; United States Government securities.)	
State bank failures. (See Failures of banks.)	
State banking officials: Name and title of, in each State, December 30, 1950.....	172-173
State commercial banks:	
Assets and liabilities of: December 30, 1950, by States.....	154-161
Insured, December 30, 1950.....	14, 172-173
Member banks of the Federal Reserve System, December 30, 1950..	14, 172-173
Nonmember banks of the Federal Reserve System, December 30, 1950.....	14, 172-173
Suspensions. (See Failures of banks.)	
Uninsured, December 30, 1950.....	14, 172-173
Stock savings banks. (See State commercial banks.)	
Supervisors of State banks, name and title of, in each State, December 30, 1950.....	172-173
Suspensions. (See Failures of banks.)	
Taxes. (See Earnings, expenses, and dividends of national banks.)	
Time deposits. (See Deposits.)	
Titles of national banks. (See Consolidations of banks; Organization of national banks.)	
Trends in banking, 1947-50.....	9
Trust companies. (See State commercial banks.)	
Trust powers of national banks. (See Fiduciary activities of national banks.)	
United States Government deposits. (See Deposits.)	

United States Government securities:

All banks:	Page
December 30, 1950, by States.....	129-131
December 30, 1950, by classes of banks.....	127
June 30 and December 31, 1938-50.....	174
National banks:	
By size of banks (deposits), December 31, 1949 and 1950.....	38
Call dates in 1950, by States.....	41-94
December 30, 1950, by States.....	138-139
June 30 and December 31, 1938-50.....	175
State and private banks:	
December 30, 1950, by States.....	146-147, 154-155, 162, 166
June 30 and December 31, 1938-50.....	176

Voluntary liquidation of national banks. (See Liquidation of national banks.)



